

NEW!



Making Better Tomorrow's



WEST AFRICA



You Provide the Dream, the Plan and the Work We Provide The Capital

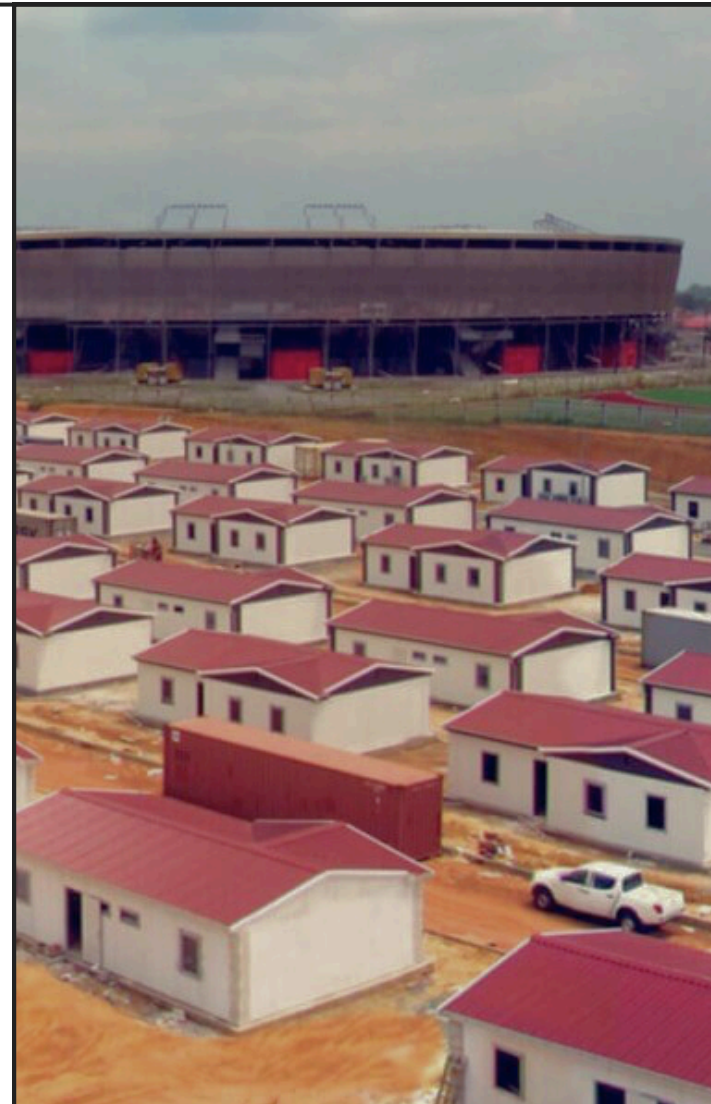
JOBS GROW THE ECONOMY



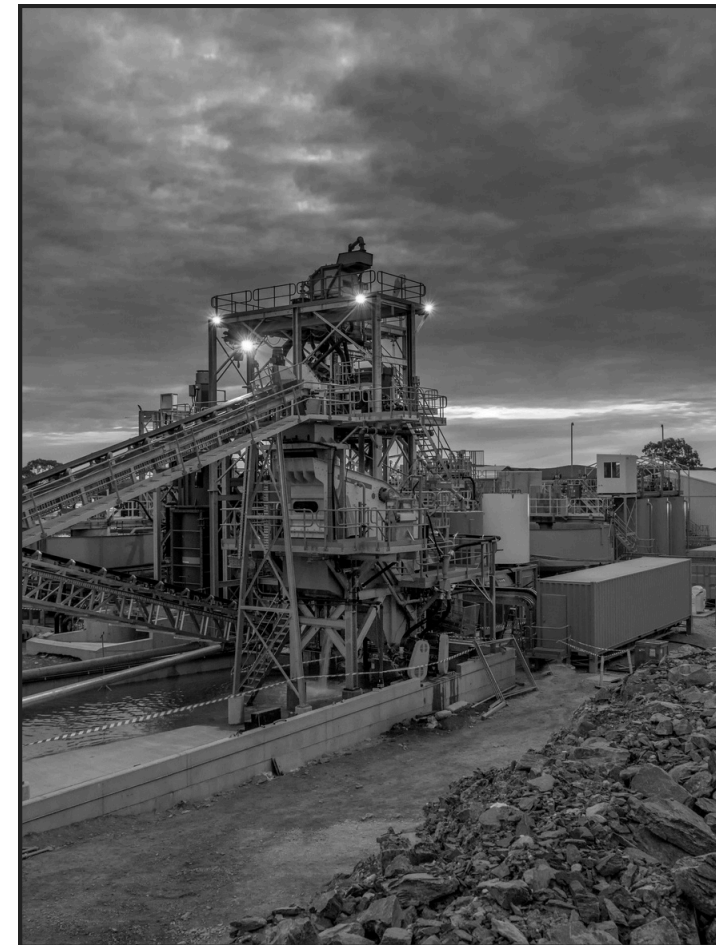
HOMES



CONSTRUCTION LOANS



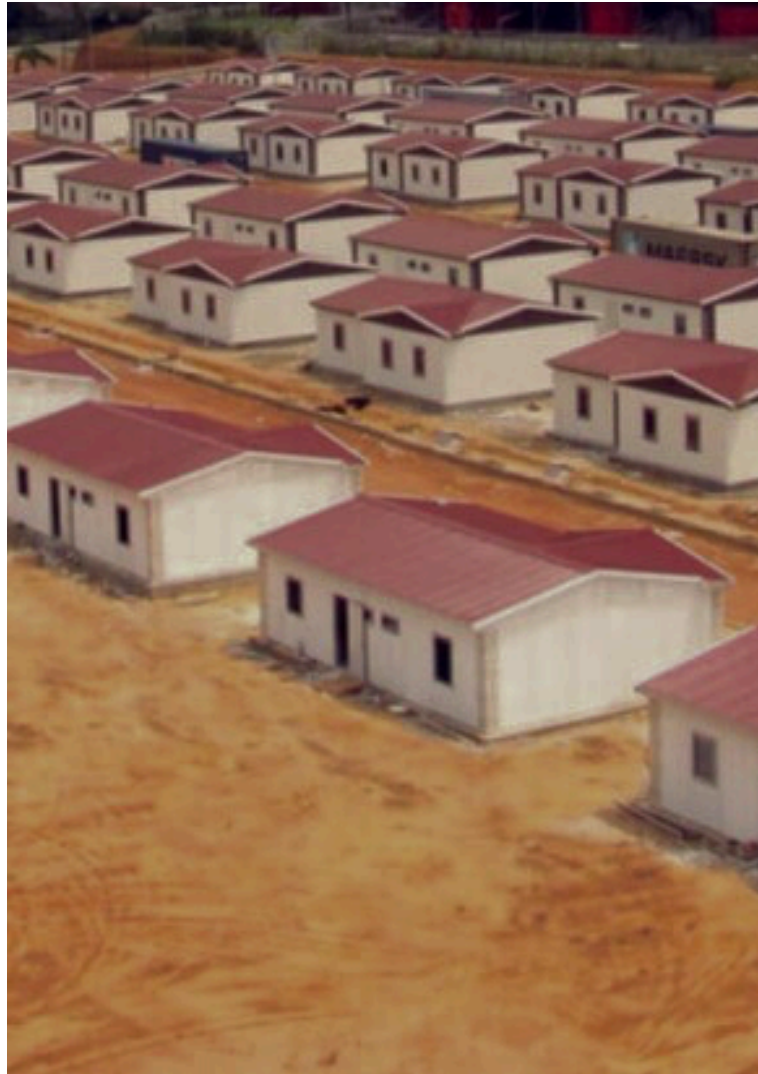
AFFORDABLE HOUSING



BUSINESS LOANS



VENTURE CAPITAL



FINANCING PROVIDES GROWTH

- Siroco, with over 25 years of experience provides you with financial solutions.
- Every successful, modern economy has grown from a backbone of finance.
- It is the responsibility of businesses, entrepreneurs and families to provide the energy that provides the future.
- Siroco works with you, as a friend, advisor and a source of capital.
- Present us with your needs and we will work locally and internationally through our parent company Siroco International to help you manage success.



WHY SIROCO AFFORDABLE LOANS

- We are not part of the licensed banking system although applications are now being prepared in some countries.
- We have flexibility in assessing risk, people and opportunities.
- We believe in fair business practice and need you to work at keeping our money which has been invested in your home or business safe as we grow with you.
- We work as part of your team in your home, your country and your business.



✓ Success

✓ Integrity

✓ Transparency

✓ Creativity

✓ Experience

✓ Trusting

Teamwork = Success





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WHO WE ARE

John Sparrow, founder and Global Chairman of Siroco International, in 1999 formed Siroco in Gibraltar, as part of a secure fiscal network. The group of companies has grown over the past 25 years with Mr. Sparrow retaining ownership and using his over 45 years' experience in finance to design and impendent financing solutions for governments, industries and families.

Since first being invited to Ghana in 1999, Mr. Sparrow has had a keen interest in and growing understanding of Africa.

Our solutions are designed for all of Africa, in particular West Africa.

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HOMES

When assessing risk, we take a broader philosophy than traditional lenders when we assess risk.

We are lending the money under the control of Mr. Sparrow and are therefore not responsible to account holders, investors or government-imposed loan to capital ratios.

We are responsible and will assess you, your needs and your profile with clarity and commercial expertise.

Siroco International is able to resell the loans on international markets and/or borrow against their collateral value to provide loans in other sectors which also favorably changes risk profiles when we assess the borrowing requirements.



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LOW COST HOMES

Mr. Sparrow has a personal preference and insists that Siroco Affordable Loans prioritizes applications for low-cost housing.

This is separate to community assistance work while being aimed at benefiting some of the poorest members in the community.

In conjunction with government, local councils, Local King's and Paramount Chiefs solutions to suit the need and ability to service are designed, made available and implemented.

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CONSTRUCTION LOANS

With new homes, the home owner requires the home to be completed by the builder and Siroco can arrange construction finance.

We can also arrange loans for builders and developers to build homes to meet market demand.

We can be just a lender or become business partners depending on the project and the market
We are receptive to your initiative, ability and knowledge of your market.

Talk to us about your vision, your plans and your ability.



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BUSINESS LOANS

- Successful businesses generate profits, create jobs and allow a country to grow.
- Africa has capable and enthusiastic business people.
- Talk to us, become involved and together with our availability of money the future is limitless.
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VENTURE CAPITAL

- We help you create new businesses, make profits and create jobs that in turn help Africa grow.
- We are more than just a source of money.
- Through Siroco International and Mr. Sparrow we have access to companies, people, experts and the professionals you need to grow.



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GOVERNMENTS

- In a changed international political climate, governments have even less access to money via the international institutions that were once able to help them.
- Siroco Affordable Loans may be a solution or the solution can be found within Siroco International and Mr. Sparrow.
- We have access to money and are creative in repayment solutions.
- Talk to us.

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MINING

- The communities that are benefiting from the mining industry have the sustainable cash flow to service Siroco Affordable Loans.
- Siroco International is receptive to loans and joint ventures within the mining industry.
- If you know what is required, we can work towards designing your individual solution



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COMMUNITY ASSISTANCE

- John Sparrow Community Assistance is very important to Mr. Sparrow.
- It is a non-government, nonpolitical, non-religious and nonprofit organization who helps the community.
- It helps real people in need.
- Unashamedly, Siroco Affordable loans prioritize businesses and people who share this fundamental belief, a belief in the good of man and the need for humanity and dignity throughout Africa and beyond.

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JOHN SPARROW
COMMUNITY ASSISTANCE



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OUR PHILOSOPHY

- We believe in fair business practices, fair transactions and from the use of the money Siroco Affordable Loans makes available, jobs, growth and a better life are created.
- With our help, opportunity is funded and you are able to work towards a strong , self-reliant future within Africa.
- It is time for Africans to win, grow and show there capabilities



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Siroco International **Facts**

- **Siroco International** is a privately owned corporation of Mr. John V. Sparrow, operating as an individual and independent entity of companies often referred to as J.V.Sparrow International Financier.
- **Sirocco Banking Group**, is the financing / mortgage corporation of Siroco International.
- Mr. John V. Sparrow is the sole owner, Global Chairman, CEO of J.V.Sparrow International Financier / entities.
- **Mr. John V. Sparrow owns 100% of ALL companies. There are NO partners.**
- All companies have their own individual Advisory Boards.
- We refuse to become publically involved in politics or have political opinion.
- We are **NOT** a charity.
- We are **NOT** a Non-Profit Organization.
- We are a commercial company who is motivated by profit from investments, such as, building homes, investing by way of mortgages and re-selling or borrowing against them.
- We are focused, independent and commercial, while having a sense of community and responsibility to the homeowners and families who live in the homes we provide.



SirocoInternational THANK YOU

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