

# SIROCCO

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## INTERNATIONAL

RIMBERTO

Building Better Tomorrow's



# NARRATIVE

Siroco International provides finance and Investment.

From the global market we provide local solutions.

Founded over 25 years ago by Mr. Sparrow who remains owner and Global Chairman, Siroco International is the parent company and administrator of a diverse investment portfolio.

Our proven strength comes from being a global team working with the businesses and organizations we lend to, invest in, nurture assist and choose to work with.



"Great things in business are never done by one person; They're done by a team of people."



# WE PROVIDE CAPITAL FINANCING

For Projects, Governments and Businesses' Globally

Whether you're looking to fuel growth, cover operational costs, or address unexpected expenses, you have a variety of specialized options available for you to explore.

Siroco International takes a consultative approach to business financing. We get to know you and your business to help you weigh your best option for your specific needs.

45+ Years  
Experience



# MISSION



TO FINANCE AND  
CREATE A  
**“WIN - WIN”**  
**RESULT FOR ALL  
PARTIES**

Whereas, a result of a mutual-gains approach, Siroco International works closely with interested parties to meet their specific individual financing and investment interests and maximize value creation.

# EXPEREINCE

SIROCO International



**IF**

International  
Financiers

**GFS**

Global  
Financial  
Solutions

**PB**

Private  
Bonds

**HF**

Hedge  
Funds

**IC**

International  
Compliance

**CA**

Community  
Assistance



# INITIATIVES 2025-2028

FINANCING / INVESTMENT PROVIDED EXCLUSIVELY BY SIROCO INTERNATIONAL



→ AFFORDABLE HOUSING EASY QUALIFIABLE MORTGAGES	→ MODERN CLEAN WATER AND WASTE FACILITIES
→ AFFORDABLE RELIABLE CLEAN ENERGY	→ MODERN INFRASTRUCTURE
→ RENOVATION / UPFITTING EXISTING EDUCATION FACILITIES	→ NEW MODERN EDUCATION FACILITIES
→ CONSERVATION PRESERVATION	→ MOBILE MEDICAL UNITS CARE EVERYWHERE
→ NEW MODERN COMMUNITY CENTERS	→ NEW HOSPITALS MEDICAL URGNT CARE FACILITIES
→ INVESTMENTS IN: OIL / MINING / AGRICULTURE / FOOD BANKS / CLOTHING BANKS	

Siroco International is the Exclusive Financier of Ghana's Affordable "Low Cost" Housing project. [500,000 (+) homes]



# ABOUT US

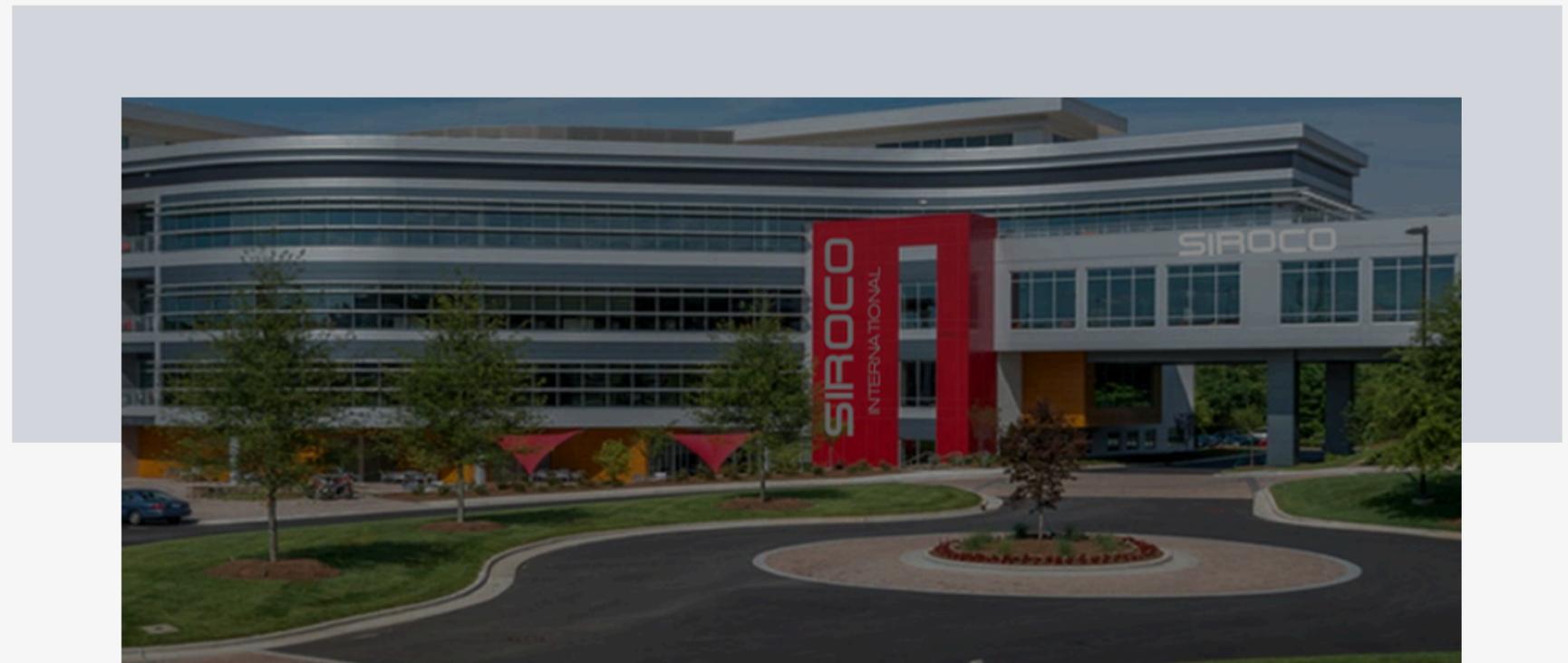
Siroco International has evolved from 45 (+) years of international financing experience and success by John Sparrow, J.V.Sparrow Financiers and Siroco.

We have grown into a successful global organization which has adapted and modified over time to provide solutions, financing and management assistance to those we choose to work with.

Discretion, integrity, transparency, morality and professional behavior are mandatory requirements of our business relationships.

<b>SPBG</b>	<b>SWA</b>	<b>MAG</b>	<b>SMG</b>	<b>DWH</b>	<b>JVS</b>	<b>JSCA</b>
						
Private Banking	West Africa Operations		Mortgages	Affordable Housing	Administrator Corp Financing	Philanthropy

"Great things in business are never done by one person; They're done by a team of people."



# OUR PROFILE



Siroco International / Exclusive Financier Ghana's Affordable "Low Cost" Housing Project.

# JOHN V. SPARROW

Founder, Global Chairman • Siroco International

Mr. Sparrow is trusted world-wide conveying a comprehensive philosophy to create a lasting Win-Win solution for all parties.

He understands success comes from a team concept, and has the proven ability to lead diverse personalities and interests to success.

Over the past 45 years he has developed an extraordinary world wide reputation of extreme confidentiality and trust with the ability to design solutions that allow transparency and full international and local compliance.

Ability, trust and creativity make him an exceptional International Financier.

Endurance, toughness and the ability make him our leader.

A belief in community and a better world makes him a friend to those wanting assistance



# SERVICES PROVIDED

John Sparrow International Financier, Siroco Private Banking Group and Siroco International offers a diverse range of products and services designed to meet the needs of our clients in various sectors.

## INVESTMENT



- FINANCING
- PRIVATE BONDS
- COMMODITIES
- NEW CONSTRUCTION
- NEW DEVELOPMENT
- INFRASTRUCTURE

## GLOBAL ADMINISTRATION



- LEGAL
- OPERATIONS
- ACCOUNTING
- PUBLIC RELATIONS
- CRISIS MANAGEMENT
- CONSULTING

## GLOBAL PROJECT FINANCING



FINANCING / INVESTMENT PROVIDED EXCLUSIVELY BY SIROCO INTERNATIONAL

## GLOBAL HUMANITARIAN PROJECTS



- SALES & MARKETING
- STRATEGY
- PRO FORMA BLUEPRINT
- PRODUCT PROCUREMENT
- EVENT MANAGEMENT
- LOGISTICS

# INFRASTRUCTURE FINANCING CAPABILITIES

FINANCING PROVIDED EXCLUSIVELY BY SIROCO INTERNATIONAL

1

- Modern Hospitals
- Modern Medical Facilities
- Family Friendly Environment
- Modern Shopping Malls
- Luxury Housing
- Affordable Housing
- World Class Restaurants
- Private VIP Airport(s)
- Solar Energy Parks
- New Construction Projects

2

- Infrastructure Schools / Education Systems
- World Class Hotels
- Modernized Infrastructure
- Transportation Infrastructure
- Water Treatment Facilities
- Waste Management Facilities
- Modern Road Systems
- Modern Bridge Systems

3

- World Class Hotels / Resorts
- Five Star Dining / Restaurants
- World Class Night Clubs
- World Class Entertainment
- World Class Venues
- Modern Smart City Security
- High Rise Luxury Condos
- International Industry
- International Corporate HQ

4

- Sports Stadiums / Complexes
- Championship Golf Courses
- International Mega Marina
- Polo | Equestrian Facilities
- Professional Soccer Stadiums
- World Class Tennis Facilities
- Local Culture Centers

# PROJECTS FINANCED

Current or Under Consideration

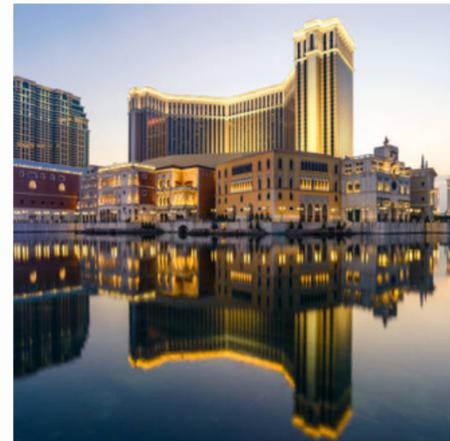
West Africa

## CURRENT / IN DISCUSSION

- Affordable Housing / Mortgage Financing
- Majestic Mega Resort / Commercial Development (Ghana, West Africa)
- International Airport
- Infrastructure (New & Renovated)
- Plastic Recycling Facilities
- Modern Medical / Urgent Care Facilities
- Majestic Farms & Agriculture
- Fresh Water Treatment Facilities
- Solar Energy Parks
- Oil & Mining Investment

## JOHN SPARROW COMMUNITY ASSISTANCE

- Community Centers
- Mobile Medical Facilities
- Educational Giveaways (Computers & School Supplies)
- Drug Educational Programs
- Wellness Programs



**CREATING 250,000 (+) NEW JOBS**

# PARTNERS ALLIANCES



<b>SPBG</b>	<b>SWA</b>	<b>MAG</b>	<b>SMG</b>	<b>DWH</b>	<b>JVS</b>	<b>JSCA</b>
						
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They’re done by a team of people.”



# OUR PROFILE

## FINANCING LARGE PROJECTS



→ **Siroco International**  
Provides capital via managing large sums of money, making investments, and offering financial advice.

→ **Siroco International**  
Primary focus is the project's financial viability, and evaluation.

→ **Siroco International**  
Allocates resources and provides capital, such as through loans, investments, or by financing large-scale projects.

→ **Siroco International**  
Are experienced professionals skilled in managing financial operations, and designing dynamic and efficient business plans regardless of size.

Siroco International is the Exclusive Financier of Ghana's Affordable "Low Cost" Housing project. [500,000 (+) homes]



# OUR CORE VALUES



## SIROCO INTERNATIONAL

Siroco International's core values are the fundamental beliefs and principles that guide our behavior and decisions, while ethics are the moral principles that govern our conduct. Together, they form a moral compass that shapes our actions, with common core ethical values including integrity, respect, fairness, transparency, and accountability.



# OUR CORE VALUES



## SIROCO INTERNATIONAL

### TRANSPARENCY

Transparency in business is being open and honest, and disclosing relevant information so others can make informed decisions. All Siroco International's owned / affiliated companies operates strictly under **100% TRANSPARENCY**

### CONFIDENTIALITY

All activity is conducted with the utmost good faith, confidentiality, transparency professionalism and integrity, with all parties understanding both the commercial and conceivable political sensitivity of discussions and activity.

Discretion, integrity, transparency, morality and professional behavior are the mandatory requirements of the relationship

### ACCOUNTABILITY

To ensure, enhance and safe-guard full accountability, responsibility, transparency, credibility, professionalism, integrity, and international compliance mandates, Siroco International is discussing opportunities / roles with the world's leading international and acknowledged specialists of their field.



# OUR CORE VALUES



## SIROCO INTERNATIONAL

### OUR FOCUS

Siroco International is focused in financing, administrative and banking operations in developing countries throughout the world, which acts as a direct gateway between international and local markets for investment and finance.

### TRUST & TEAMWORK

**When we invest in a client's business,**  
We Provide Professional, Experience, Integrity, Knowledge and Credible Assistance in Attracting and Building a compatible TEAM to achieve success.

**TRUST • TEAMWORK • COMMITMENT = SUCCESS**

### INTEGRITY

Integrity is the quality of being honest and having strong moral and ethical principles, which means Siroco International's / people actions are consistent with our beliefs and commitments



# ADVISORY BOARDS



Advisory Boards are comprised of hand picked international, regional, and local successful dedicated professionals, who represents the opinions and vested best interests of our Clients, Government, Business, and local and regional communities.

All Siroco International company's have their own individual and distinguishable Advisory Boards.





# FACTS

- **Siroco International** is owned and controlled by Mr. Sparrow.
- Associated companies and investments customarily have partners; there are **NO** partners in Siroco International or J.V.Sparrow.
- Transparency avoids confusion and fast track success.
- All companies have their own individual Advisory Boards.

- We refuse to become publicly 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.

<b>SPBG</b> SIROCO PRIVATE BANKING GROUP Private Banking	<b>SWA</b> SIROCO WEST AFRICA West Africa Operations	<b>MAG</b> Majestic AGRICULTURE	<b>SMG</b> SIROCO MORTGAGE GROUP Mortgages	<b>DWH</b> DREAMWELL AFFORDABLE LOW COST HOUSING Affordable Housing	<b>JVS</b> J.V. SPARROW INTERNATIONAL FINANCER Administrator Corp Financing	<b>JSCA</b> JOHN SPARROW COMMUNITY ASSISTANCE Philanthropy
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# CLIENT COMMITTMENT

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Commitment is one of the bases of integrity because a person who is able to make and keep commitments has learned how to earn trust and respect from those around them, including themselves.

Like integrity, commitment is doing what you say you are going to do and when you say you are going to do it. It can be displayed when you work the hours you said you would work, do what it takes to improve your performance, and do what you have promised others you'd do even at personal sacrifice



# BANKING COMPLIANCE

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We are compliant, knowledgeable and capable with 45 years of experience to the mandated practices and procedures adopted by the international banking system to adhere to all laws, regulations and protocol.

Ensuring all banking activities align with regulatory and ethical requirements.



“Great things in business are never done by one person. They’re done by a team of people.”



# DREAMWELL

AFFORDABLE "LOW COST" HOUSING  
GHANA

EXAMPLE OF SIROCO INTERNATIONAL  
FINANCED PROJECT  
GHANA AFFORDABLE "LOW COST" HOUSING



## EXAMPLE

### SIROCO INTERNATIONAL FINANCED PROJECT

# NARRATIVE

## THE CURRENT HOUSING SITUATION IN GHANA

According to a current report by the World Bank, Ghana alone, has an estimated housing deficit of **1.7 million units**, which continues to grow at an alarming rate.

- The current housing shortage is a major issue that has been plaguing the country for decades. With a population estimated of over 35 million people, there is a significant shortage of adequate and affordable housing options.
- One of the main contributing factors to this housing crisis is rapid urbanization. As more people move from rural areas to cities in search of better economic opportunities, the demand for housing increases exponentially. This has led to overcrowding in urban areas and informal settlements, with families living in cramped and unsanitary conditions. Another factor is the high cost of traditional construction methods.
- The vast majority of Ghanaians cannot afford to build or rent homes built with bricks and mortar due to the expensive materials and labor costs involved. This leaves many individuals and families living in substandard structures or struggling to pay exorbitant rental fees.

# OVERVIEW

EXAMPLE  
SIROCO INTERNATIONAL FINANCED PROJECT  
GHANAS AFFORDABLE "LOW COST" HOUSING



For millions people all across the world, a home represents financial security, the opportunity to build wealth, equity, and a foundation for a better future for themselves, their children, and future generations.



Home ownership is an essential element that represents so much more than a roof over our heads.



# INDEPENDENT HOME OWNERSHIP

EXAMPLE  
SIROCO INTERNATIONAL FINANCED PROJECT  
GHANAS AFFORDABLE "LOW COST" HOUSING



Siroco Private Banking Group provides the loan to the individual(s) or family to purchase the home and then resell the loan internationally to replenish the funds and provide renewable financing for new homes.



The owner and their family have a secure future for generations as individual property owners.



Ghana has a secure future from the wealth created by construction and the associated jobs.



# MORTGAGES

EASY ACCESSIBLE / QUALIFIABLE / HASSLE FREE

EXAMPLE  
SIROCO INTERNATIONAL FINANCED PROJECT  
GHANAS AFFORDABLE "LOW COST" HOUSING



- The primary qualifications are proof of age, full time employment, and their ability to make monthly payments directly from their salary.
- Siroco West Africa will administer exclusive specifically designed mortgage packages accommodating the entire Ghana region.
- Siroco Mortgages will be available in various forms. The most common types will be 30-year and 15-year fixed-rate mortgages. Some mortgage terms may be as short as five years, while others could run 40 years or longer.





FUNDS

FUNDS

INSTRUCTS  
ADVISES

ARRANGES  
FINANCE

BUSINESS  
INVESTMENT

BUSINESS  
INVESTMENT

BUSINESS  
INVESTMENT

BUSINESS  
INVESTMENT

NEW INVESTMENT  
STRUCTURES

NEW INVESTMENT  
STRUCTURES

# PROJECT FINANCING STRUCTURE





## Providing Financial Assistance and Intervention To Individuals, Governments, Businesses and Families.

Siroco International, in conjunction with John Sparrow Community Assistance, presents in “good faith” the 2026-2028 programs.

Selected programs, as recommended by Siroco International’s Advisory Board, are **100%** subsidized through our humanitarian benefits.

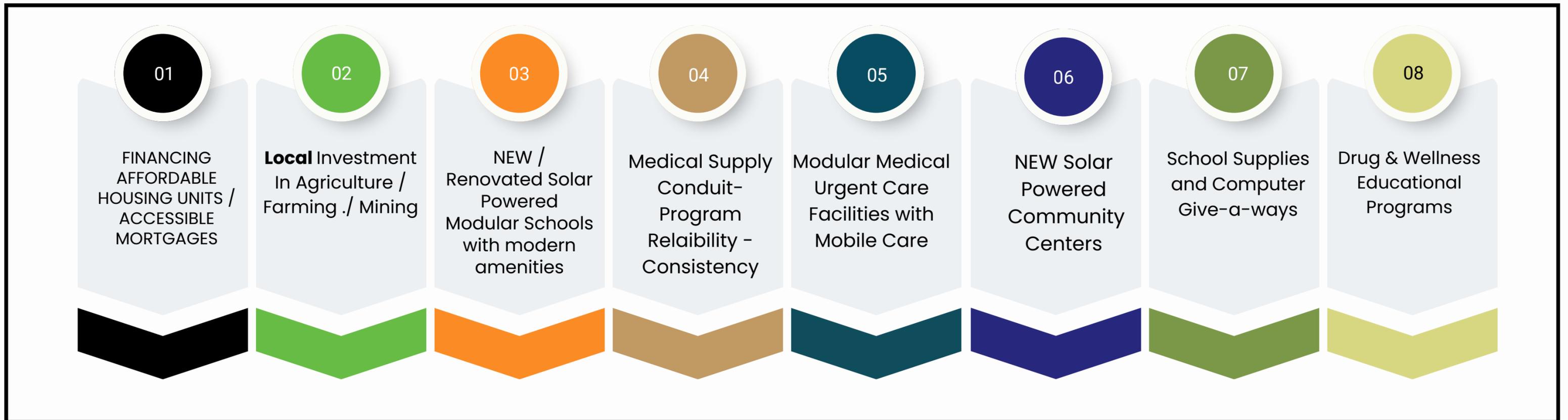
Programs are selected by our Advisory Board, based on needs that are extremely important and beneficial to the local community that positively and dramatically impacts the lives of children and their families.



45 PLUS YEARS EXPERIENCE TRUSTED WORLDWIDE



# WORKING TOGETHER WITH COMMUNITIES WORLDWIDE HELPING ENRICHING LIVES





# THANK YOU

The role of John Sparrow and Siroco International is to provide capital so those with passion, enthusiasm and vision can build a new future.

FOR MORE DETAILED INFORMATION:

[www,jvsparrow.com](http://www,jvsparrow.com)

[jvs@jvsparrow.com](mailto:jvs@jvsparrow.com)



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