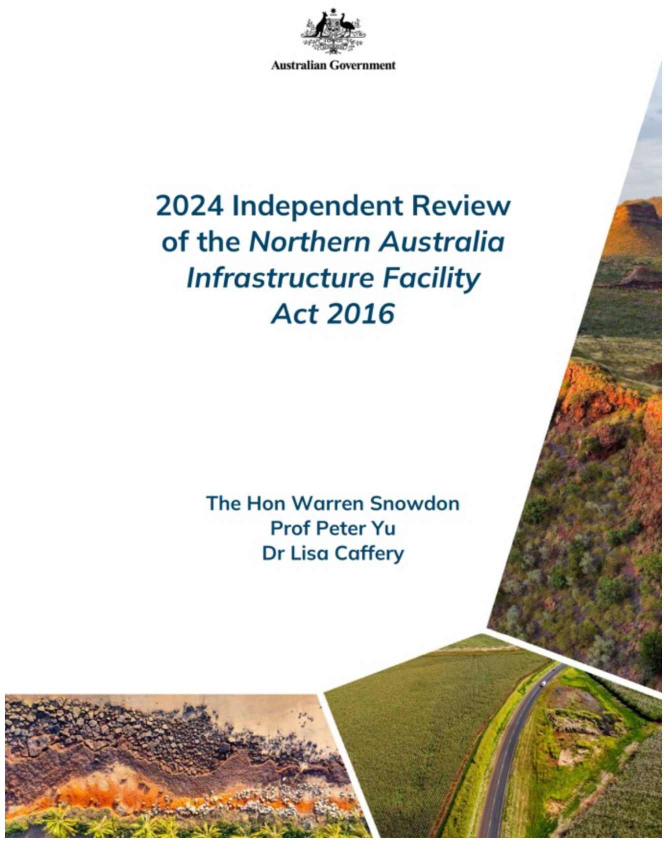
Investing for impact in Northern Australia

Greater Whitsunday Regional Projects Forum
September 2026

Australian Government | NAIF Northern Australia Infrastructure Facility

NAIF extended for 10 years to 2036

Parliament has passed the Northern Australia Infrastructure Facility Amendment Bill 2026, which extends the NAIF's investment period to 30 June 2036.



About Us

NAIF is a Commonwealth Government gap financier, providing loans for infrastructure projects in northern Australia and the Australian Indian Ocean Territories.

- **Public Benefit & Indigenous Outcomes**
  We are a catalyst for investment in the north investing in infrastructure projects that create jobs, procurement opportunities, public benefit for the region and Indigenous outcomes.
- **Higher Risk Appetite**
  We have a higher risk appetite than commercial lenders for northern Australia risks.
- **Concessional finance**
  We can offer concessional financing to facilitate projects, and work to crowd in private sector capital.

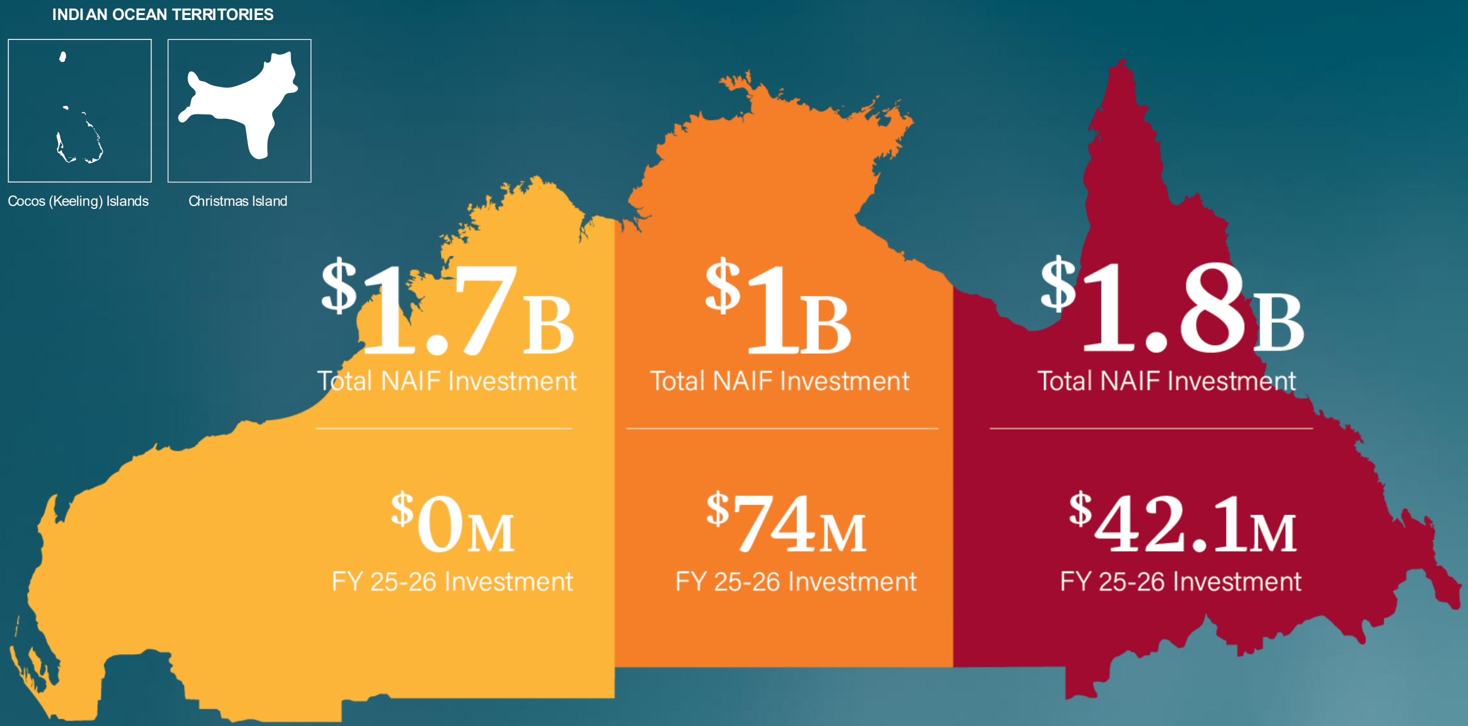
Investment Guidelines

We provide financing support to businesses by encouraging private-sector investment for projects that facilitate sustainable economic growth.

- Involves the development or enhancement of infrastructure
- Generates public benefit
- Located in, or provides significant benefit to northern Australia
- Has an Indigenous Engagement Strategy
- Can repay or refinance NAIF's debt

Supported projects by geography

*as at 31 July 2026



$4.4B
Value of Investment Decisions

34
Projects

$4.1B
Contractual Close

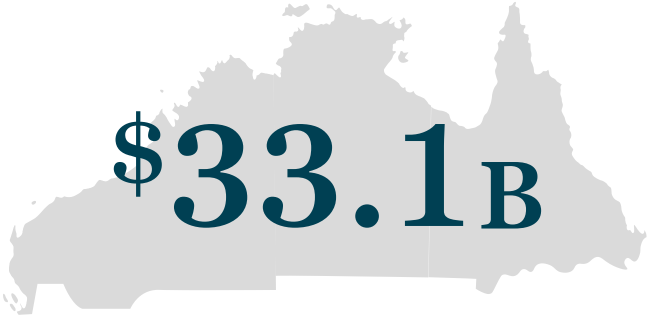
35
IDs reached Contractual Close

Economic Impact

*as at 31 July 2026

$1:$7.5

Forecast public benefit ratio

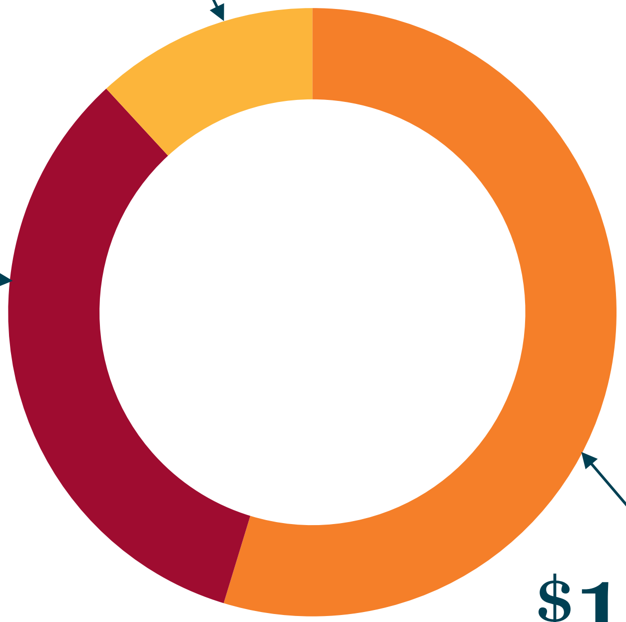


$33.1B

Public benefit forecast from NAIF supported projects

18,600+

Total forecast jobs

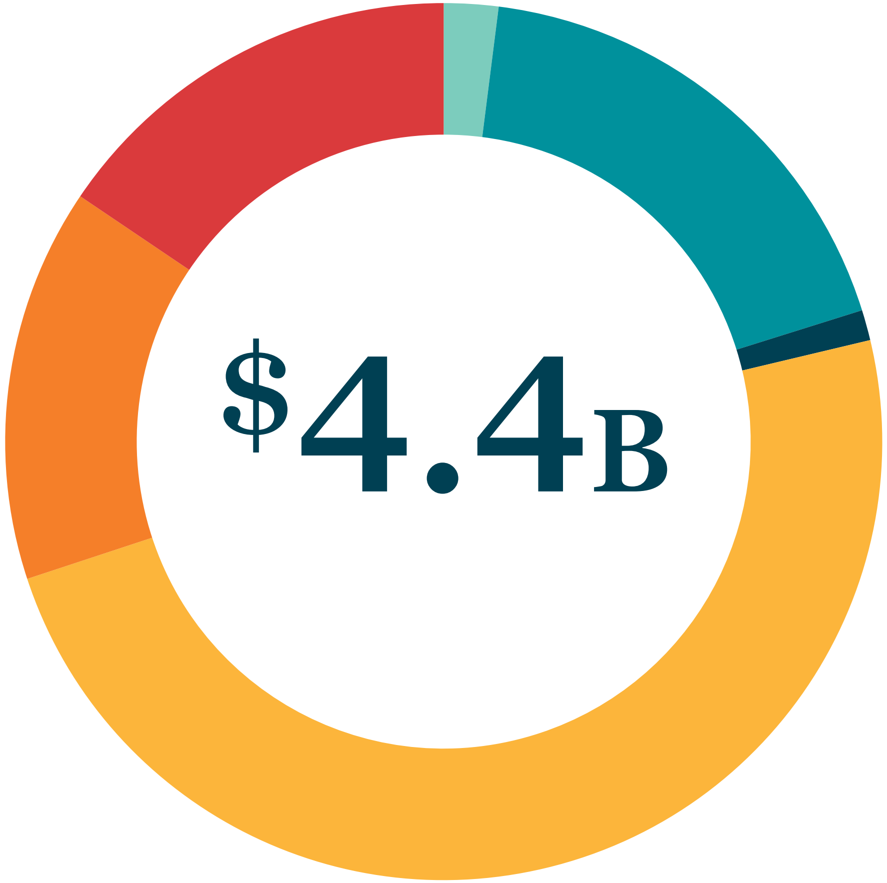


Public benefit by jurisdiction

Support by sector

Total Cumulative as at 31 July 2026

Agriculture & Water	$89 M
Energy	$737 M
Financing Partnerships	$50 M
Resources	$2,168 M
Social Infrastructure	$693 M
Transport & Logistics	$693 M



Indigenous Engagement Strategy (IES)

All proponents are required to develop an Indigenous Engagement Strategy (IES) covering objectives for project participation, procurement and employment.

We ensure our proponents include and reflect the regional Indigenous community.

Over
$279.6M
Indigenous procurement spend through NAIF supported projects

Up to
$8.9M
spend on accredited training & community sponsorship

Over
1,317+
Total Indigenous jobs supported

IES Outcomes from
30
projects

*As at 31 July 2026

Infrastructure opportunities in northern Australia

Strategic investments to drive economic growth, supply chain resilience, jobs, and Indigenous outcomes.

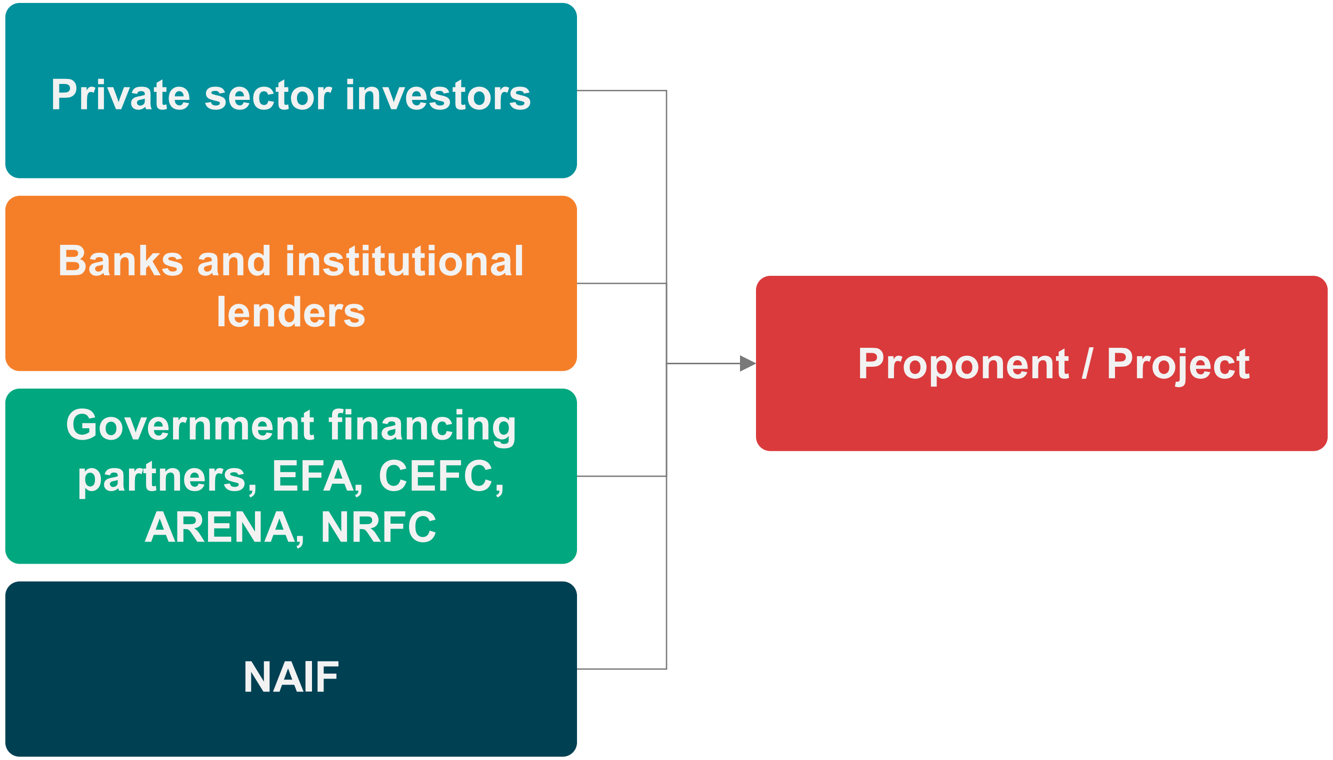
- **Transport & Logistics**
  Upgraded ports, air hubs, rail and recycling to improve trade and connectivity.
- **Water Security**
  Marine infrastructure including storage, wastewater and smart irrigation to support industry & communities.
- **Digital Connectivity**
  Data centres & digital transformation.
- **Energy**
  Solar, wind, gas, storage, transmission, grid expansion, remote power solutions and green hydrogen.
- **Sustainable Fuels**
  Biofuels that can support heavy industry applications such as aviation.
- **Defence**
  Critical infrastructure to support defence operations, training facilities, and strategic supply chains.
- **Housing & Workforce**
  Affordable housing & FIFO support to address labour shortages.
- **Agriculture & Food Processing**
  Plantations, feedlots, meat processing & value-added agribusiness.
- **Resources & Critical Minerals**
  Lead, zinc, copper, lithium, manganese & silica processing.
- **Emerging industries**
  Space exploration infrastructure & high-tech manufacturing to support supply chain diversification.
- **Tourism & Indigenous Enterprise**
  Eco-tourism, cultural ventures & Indigenous-led projects.

NAIF Investment Journey

NAIF’s investment journey follows an infrastructure project lifecycle as illustrated below

NAIF works alongside the market, not in isolation

NAIF brings flexible government finance into a broader funding package.



Flexible lending structure

- ✓ Combine complementary finance
- ✓ Align terms, risk and security
- ✓ Address the project financing gap

Supports commercial viability while enabling public benefit

Our advanced assessment

- **Capabilities and track record** of the proponent, sponsors, management, and consultants.
- **Development or enhancement of infrastructure** in, or with significant benefit for, **northern Australia**.
- **Pathways for the project to be fully funded**, including the availability of equity to support the project and whether credible co-financiers have been identified.
- **Sufficiently developed and viable business case** that enables financial close to occur within a reasonable time.
- **Revenue certainty and realistic operating-cost forecasts** that support debt repayment.
- **Executability**, including a strategy to achieve close within a reasonable timeframe.
- **Environmental and social considerations** in accordance with our Environment and Social Review of Transactions Policy.
- Potential for the project to meet NAIF's **Public Benefit Guidelines** and **Indigenous Engagement Strategy** guidelines.
- **Need for NAIF funding** for the project.

Investment proposal

The Investment Proposal should be provided to NAIF in the format of a comprehensive information memorandum that includes but is not limited to the detailed information sections set out below.

Project Details

Project overview, proponents, feasibility and location.

Financial information & support sought

Funding structure, NAIF request and financing terms.

Risk analysis

Financial, commercial and technical risk assessment.

Project execution

Delivery approach, approvals, E&S and timeline.

Strategic alignment

Market need, eligibility, infrastructure benefits and compliance.

Summary

Key project strengths, outcomes and NAIF alignment.

Workplace Health & Safety

Workplace Health and Safety (WHS): Accreditation Scheme (Scheme)

Applies to Commonwealth-funded projects where the head contract for building work is valued at $4 million or more (GST inclusive).

The contractor must be WHS accredited under the Scheme.

More information about the Scheme is available on the FSC website. The website also provides access to the Accreditation Register, which lists accredited builders as well as those currently seeking accreditation.

Strategies for successful investment

Across all sectors

Management is key

Check that the project management team has sound, directly comparable experience.

Ensure that the project has appropriate level of gearing

Also ensure the project has access to capital to fund contingencies.

Contracting strategy is important.

This includes the quality of the contractors and the nature of the contracts. Having multiple contractors may increase construction risk.

Well thought out business plan

Should include detailed operating costs estimates, market analysis including independent price forecasts, competitor analysis, regulatory approval processes, etc.

Ensure sufficient contingency allowance to cover cost overruns

Contingency should increase with project value, construction period and complexity.

Account for region-specific challenges

Such as extreme weather, remoteness, supply chain constraints, and limited access to labour and accommodation when planning and delivering projects in northern Australia.

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Thank you, any questions?

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Australian Government

NAIF

Northern Australia Infrastructure Facility