

HAVENBRIDGE DEVELOPMENTS PTY LTD

ABN 39 693 455 122

INVESTOR BRIEF

Governance-First Housing Investment Pipeline

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This document is for informational purposes only and does not constitute financial advice, an offer to sell, or a solicitation to buy securities. Past performance is not indicative of future results. Investors should seek independent financial advice before making investment decisions.

INVESTMENT THESIS

HavenBridge provides institutional investors with access to Australia's affordable and specialist housing sector through a governance-first delivery model.

Key Pillars

Institutional Governance

Stage-gated approvals, auditable reporting, probity controls

Policy Alignment

HAFF, Big Housing Build, state housing initiatives

Social Impact

Measurable outcomes, community benefit, ESG integration

Risk Management

Diversified pipeline, structured exits, contingency reserves

PERFORMANCE HIGHLIGHTS (DECEMBER 2025)

- **\$210M** delivered + pipeline value
 - **98%** stage gate compliance rate
 - **100%** probity compliance across engagements
 - **12-18%** target IRR range (project dependent)
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INVESTMENT PATHWAYS

Structure	Minimum Ticket	Term	Target Return	Key Features
Project Equity	\$2M+	24-36 months	15-20% IRR	Direct project exposure, monthly reporting, stage gate approvals
Fund Co-investment	\$5M+	36-48 months	12-16% IRR	Diversified portfolio, quarterly distributions, governance oversight
Preferred Debt	\$10M+	18-24 months	8-10% p.a.	Senior secured, monthly interest, first ranking security
Platform Investment	\$20M+	48+ months	20%+ IRR	Strategic partnership, board representation, platform scaling

DUE DILIGENCE PACKAGE

Available under NDA for qualified investors:

- Financial Models:** Project-level and portfolio financial projections
- Legal Structure:** Investment vehicle documentation and legal opinions
- Governance Framework:** Risk management, compliance, and reporting systems
- Pipeline Analysis:** Current and projected deal flow with risk assessments
- Track Record:** Completed project case studies and performance data
- Team Profiles:** Executive team experience and capabilities

RISK MITIGATION FRAMEWORK

Risk Category	Mitigation Strategy	Investor Protection
Development Risk	<ul style="list-style-type: none">Stage-gated approvalsContingency reserves (10%)Fixed-price contracts	Capital call structures, progress milestones
Market Risk	<ul style="list-style-type: none">Pre-leasing requirementsGovernment partnershipsDiverse tenancy mix	Rental guarantees, government covenants
Execution Risk	<ul style="list-style-type: none">Experienced delivery teamProven contractors	Performance bonds, liquidated damages

Risk Category	Mitigation Strategy	Investor Protection
	<ul style="list-style-type: none"> • Quality assurance systems 	
Governance Risk	<ul style="list-style-type: none"> • Independent directors • Regular audits • Transparent reporting 	Investor reporting, audit rights, veto rights

NEXT STEPS FOR INVESTORS

1. **Initial Discussion:** Review investor profile and mandate alignment
 2. **NDA Execution:** Confidentiality agreement for detailed information sharing
 3. **Due Diligence:** Access to full investment package and management meetings
 4. **Term Sheet:** Investment structure and terms negotiation
 5. **Documentation:** Legal documentation and closing
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CONTACT INVESTOR RELATIONS

Email: investors@havenbridge.com.au

Focus: Institutional investors, family offices, impact capital

Response Time: 24 hours for initial inquiries

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