

Submission to the Select Committee on Cost of Living

The Northern Australia Indigenous Reference Group (IRG) welcomes the opportunity to provide a submission to the Senate Select Committee on Cost of Living.

Northern Australia Indigenous Reference Group

The IRG is an expertise-based advisory group comprised of Indigenous leaders with experience in Indigenous business and economic development in Northern Australia. Current IRG members were appointed in 2021 to provide policy advice to the Minister for Northern Australia and the Minister for Indigenous Australians on practical actions to enhance the economic prosperity of Indigenous Australians in the north. IRG members are presented at **Attachment A**.

Northern Australia

Northern Australia comprises 53 per cent of Australia's landmass, defined as all of the Northern Territory, as well as the Northern parts of Queensland and Western Australia that intersect with the Tropic of Capricorn, including the Indian Ocean Territories (see Figure 1).



Figure 1- Northern Australia¹

The region is abundant with untapped potential and talented people. Northern Australia has a competitive advantage in resources, energy, agriculture, aquaculture and tourism and its proximity to Asia and the Pacific creates trade potential to drive Australia's economic growth over the next decade and beyond. This continues on established trade between Indigenous Australians and South East Asian peoples over millennia. Northern Australia is mineral rich with deposits of lithium and rare earth metals that will be vital to the electrification of the country as we move toward a net zero future.² It is on the frontline of the nation's defence, border protection and biosecurity and it is home to a young and growing Indigenous population which will play an increasing role in its growth. Unlocking the north's potential is key to the development of the nation as a whole.

Indigenous Australians have significant assets to bring to the Northern Australia development agenda. Indigenous people comprise 16 per cent of the Northern Australian population, far greater than their three per cent share of the national population, and

¹ Office of Northern Australia. (2021) *Our North, Our Future: 2021-2026*. Accessed on 06/03/2024. Retrieved from <https://www.infrastructure.gov.au/sites/default/files/documents/Our-North-Our-Future-2021-2026-Targeted-Growth.pdf> (p.2)

² Invest Northern Territory. (2022) *Minerals*. Accessed on 24/10/2022. Retrieved from <https://invest.nt.gov.au/infrastructure-and-key-sectors/key-sectors/minerals>.

maintain rights or interests in around 78 per cent of the land mass in the north.³ The Indigenous population is younger and growing at a faster rate than the rest of the Australian population.⁴ Indigenous Australians are projected to constitute approximately half of the working age population of Northern Australia by 2050.⁵ Outside of major population centres in Northern Australia this is already the case.⁶

Developing the north, however, is not without its challenges. Northern Australia is home to only 1.3 million people or around 5.3 per cent of the Australian population.⁷ Its sparse population, the vast distances between major centres and extreme weather conditions can make it difficult, and costly, to do business and to provide adequate social and economic infrastructure. Housing shortages and higher costs of living can make attracting and retaining a skilled workforce difficult⁸. For First Nations Australians in the north, increasing cost of living pressures are exacerbated by remoteness, a lack of investment in infrastructure and already significant disadvantage stemming from centuries of dispossession and marginalisation.

Submission

The IRG understand that Australia has been grappling with rising costs of living, with increasing housing costs, energy prices and inflation contributing to financial strain on individuals and families. We know also that those earning low incomes are being hit hardest with the majority of their income going on essentials like energy, fuel and food. By no means should any of that be overlooked, however, the IRG would like you to consider the geographic reality of Northern Australia.

For example, consider the food supply chain from Brisbane to Mornington Island. This is a distance of approximately 2,800kms, with 12 touch points, and up to five days for goods to reach the community once in the supply chain⁹. That is providing there are no disruptions via a severe weather event. Under those circumstances, then there is the added burden and enormous cost in employing alternative measures to deliver supplies and the delay to deliveries, and these have flow-on affects to every operational aspect in the community not just the local store.

³ Ibid

⁴ Australian Bureau of Statistics (2017) in Australian Venture Consultants Pty Ltd, (2020) *A new framework for accelerated development of the Northern Australian Indigenous economy*, provided. Accessed on 26/10/2022. (p.38).

⁵ Joint Select Committee on Northern Australia (2014) in Australian Venture Consultants Pty Ltd, (2020) *A new framework for accelerated development of the Northern Australian Indigenous economy*, provided. Accessed on 26/10/2022. (p.38).

⁶ Australian Bureau of Statistics (2017) in Australian Venture Consultants Pty Ltd, (2020) *A new framework for accelerated development of the Northern Australian Indigenous economy*, provided. Accessed on 26/10/2022. (p.38).

⁷ Office of Northern Australia. (2021) *Our North, Our Future: 2021-2026*. Accessed on 06/03/2024. Retrieved from <https://www.infrastructure.gov.au/sites/default/files/documents/Our-North-Our-Future-2021-2026-Targeted-Growth.pdf> (p.2)

⁸ Ibid

⁹ [Healthy Food Supply Chain Study \(hw.qld.gov.au\)](https://www.health.gov.au/resources/publications/healthy-food-supply-chain-study)

In March 2023 North Queensland experienced its own extreme weather event with record flooding of Burketown resulting in residents being evacuated by helicopter to Doomadgee (150 kilometres away) or even further away to Mt Isa (300 kilometres away).

Apart from the social and psychological effects of such an event, the health and economic impacts caused by such events have long lasting consequences for our people. For many of our communities not only do they lose their home and belongings but their lives are disrupted through loss of access to food, health, education and areas of cultural significance.

Flooding of major arterial roads, often for many months at a time, isolates communities, blocks supply chains and exacerbates already very high costs of living. McCubbing and Macdonald Smith (2023) compared the transportation and logistics impacts from the loss of the Fitzroy River Bridge in Western Australia, to that which would occur from a collapse of the Sydney Harbour Bridge¹⁰.

That said, the cost of living in remote Indigenous communities has been the subject of numerous studies and government inquiries. It is well known and understood that prices of food, fuel and essential services are extremely high compared to urban centres and that access to fresh, healthy and affordable food is limited and supply can be tenuous given the distances required, the poor state of transport infrastructure and the impact of severe weather events. These issues are not new.

For First Nations people who have deeply rooted cultural connections, ancestral ties, and a spiritual relationship with the land the challenges of living in a remote area, such as limited access to services, exorbitant cost of living, and poor infrastructure, are outweighed by the benefits of living on ancestral lands. For many, if not all, Indigenous communities, the remote areas where they reside hold significant historical and traditional importance that cannot be easily replicated elsewhere, if at all.

This connection to the land goes beyond just a physical space; it encompasses a sense of belonging, identity, and responsibility passed down through generations. These communities have a profound understanding of the land's resources and ecosystems, which are essential for their cultural practices and way of life.

The strong sense of community support, cultural preservation, and self-determination play crucial roles in why First Nations people choose to remain connected to these regions despite the challenges they may face.

Because Indigenous people will remain on Country, solutions need to be realised.

Through this submission, we hope to shed some light on the inadequacies of current support structures and advocate for meaningful reforms to alleviate the increased financial burdens faced by First Nations individuals, families and communities in Northern Australia, particularly in remote settings.

¹⁰ ABC News (2023) Burketown residents flown to safety amid record flooding (photo courtesy of Chris Shan Moren), downloaded from [Burketown residents flown to safety amid record flooding in Gulf of Carpentaria - ABC News](#) on 21 May 2023

'Costs' of Fuel

In 2022, residents of the Arnhem Land community of Ramingining were paying \$3.29 per litre for Diesel compared to the NT average at the time of \$2.16¹¹. This isn't a unique circumstance, in-fact of the over 9,000 petrol stations monitored by FuelPrice Australia¹², the remote community of Bamaga in the Northern Peninsula Area of Queensland consistently has the highest average price of unleaded petrol \$2.74, then any other petrol station monitored across Australia.

The price of fuel is a central factor in the daily lives of First Nations people in remote communities. As public transport is scarce or non-existent, many residents heavily rely on personal vehicles to access essential services such as healthcare, education, and employment opportunities, often at long distances. The soaring cost of fuel places a significant financial burden on individuals and families already facing socio-economic challenges.

We need proactive policies to reduce the impact that market forces have on prices of fuel in remote communities, the higher than average burden faced by remote communities and the flow on impacts on health and wellbeing will continue.

A possible solution that would have an immediate impact on fuel costs would be changes via direct targeted support within the tax system or reduction in additional charges such as the road user charge rate. The current fuel excise rate is 49.6 cents per litre, GST is payable on top of this amount. The fuel excise rate also rises every year in line with inflation which also leads to a higher take of GST.¹³ In addition to fuel excise costs, other government levies exist, such as the current heavy road user charge for petrol and diesel is 28.8 cents and is legislated to increase by 6% each year over the next three years.¹⁴

The IRG recommends:

1. Reducing the fuel excise for remote locations, based on the mapping from the Remote Area Allowance.
2. Halve or remove the Road User Charge for vehicles driving to or from remote areas.
3. Invest in resilient / reliable road network to improve food security and reduce seasonal disruption in remote communities.

¹¹ ABC News, *Fuel price cracks \$3 per litre in Arnhem Land, putting pressure on remote communities (March 2022)*. Accessed 21/03/2024. Retrieved from <https://www.abc.net.au/news/2022-03-10/fuel-prices-rise-in-arnhem-land-to-over-3-dollars-per-litre/100898780>

¹² <https://fuelprice.io/>

¹³ Australian Automobile Association, *how fuel excise pays for our roads*, Accessed on 22/03/24. Retrieved from <https://www.aaa.asn.au/fuel-excise-explained/#:~:text=The%20current%20rate%20is%2049.6,invested%20in%20land%20transport%20projects>

¹⁴ BigRigs, *'Halve the road user charge in remote areas': ATA (July 2023)*. Accessed on 06/03/2024. Retrieved from <https://bigrigs.com.au/2023/07/07/halve-the-road-user-charge-in-remote-areas-ata/>

Freight and Food Costs

As mentioned, the food supply chain from Brisbane to Mornington Island presents a few challenges. If you would now consider the food supply chain from Brisbane to Bamaga - there is an approximate distance of 3,800kms with 13 touch points, and up to 8 days of travel for goods once in the supply chain¹⁵. Of course, the longer the distance and the longer the goods take to get to the people, the closer the food is to its best before date.

Any delays and people are purchasing close to spoiled food and paying above and beyond anything they would be expected to pay in a regional town or metropolitan area.

As an example of costs, peaches can sell for as much as \$21.89 per kilogram in remote areas compared to \$3.99 in Sydney¹⁶ while milk may cost \$9.00 versus \$3.10, and mixed salad packs may be priced at \$17.00 in Minyerri, NT, compared to \$3.00 in Sydney¹⁷. This disparity, coupled with lower incomes, results in a disproportionate burden for maintaining a healthy diet, particularly for First Nations people. Studies indicate that low-income groups in remote communities may need to allocate a significant portion of their income to sustain a healthy diet; they would usually spend 39% of their income compared to median-income groups in other metro areas such as Canberra, where only 18% of income would be required to maintain a healthy diet.¹⁸

The impact of remoteness on food costs is profoundly illustrated in Doomadgee, Queensland. Residents there face grocery prices at least three times higher than average. A significant grocery shop that would cost about \$200 in Mount Isa; a regional town roughly 400 kilometres away, can escalate to \$600 in Doomadgee for the same basket of goods¹⁹. This significant contrast not only highlights the financial strain imposed by the high cost of food but also the health implications of opting for cheaper, processed foods over fresh produce due to affordability. The preference for less expensive options like pies over nutritious home-cooked meals can lead to a higher risk of health issues such as diabetes and cardiovascular diseases and a higher cost burden on the health system.

Further, the Northern Territory market basket survey reveals that a basic basket of healthy food can be up to 60% more expensive in remote communities than in metropolitan areas.²⁰ This was highlighted in The Arnhem Land Progress Aboriginal Corporation's experience,

¹⁵ [Healthy Food Supply Chain Study \(hw.qld.gov.au\)](http://hw.qld.gov.au)

¹⁶ 7News, *\$9 for milk and \$84 for instant coffee: The Aussies hit hardest by soaring grocery costs* (2022). Accessed on 06/03/2024. Retrieved from <https://7news.com.au/business/finance/9-for-milk-and-84-for-instant-coffee-the-aussies-hit-hardest-by-soaring-grocery-costs-c-7323992>

¹⁷ Ibid

¹⁸ Australia's Food Environment dashboard, *Food prices and affordability*. Accessed on 14/03/2024. Retrieved from <https://foodenvironmentdashboard.com.au/food-prices-and-affordability/>

¹⁹ ABC News, *Doomadgee's flourishing community garden helps residents combat rising food costs* (August 2022). Accessed on 20/03/2024. Retrieved from <https://www.abc.net.au/news/2022-08-22/doomadgee-community-garden-fresh-vegetables-for-a-gold-coin/101355036>

²⁰ Northern Territory Health Department, *Market Basket Survey* (2021). Accessed on 06/03/2024. Retrieved from https://digitallibrary.health.nt.gov.au/prodjspu/bitstream/10137/12272/2/NT%20Market%20Basket%20Survey%202021_Summary%20Report.pdf (p.4)

where freight charges for its stores increased by \$250,000 per quarter to deliver goods to its six Arnhem Land stores.²¹

From a market entry stand point, the economics of freight introduces significant challenges. Freight costs heavily influence business viability and market entry, especially in regions with low populations and high operational costs. These market barriers often lead to local monopolies. Subsequently, these monopolies typically shift the full burden of transportation costs onto consumers, causing prices in remote stores to surge.

The IRG would like the committee to consider freight equalisation schemes as a means to alleviate these economic pressures and help lower the prices of food and services. Studies, such as one by the Torres Cape Indigenous Council Alliance,²² highlight the benefits of freight subsidies on essentials like fuel, food, and health. However, for these subsidies to be impactful, they must keep pace with the increasing costs of freight and goods. The Queensland government's attempt to introduce a 5.2% freight subsidy, for example, may not fully offset the effects of price hikes by major operators, such as Sea Swift's 8.9% increase in September 2023. Given that Indigenous communities pay 39% more for basic goods than those in major cities,²³ targeted and effective policy measures are crucial for the wellbeing of remote communities, particularly First Nation peoples.

Additionally, the IRG is requesting that the committee explore more cost-effective options for delivering non-food items, including utilising community-operated microfinance initiatives.

Starting in 2014, the No Interest Loan Scheme (NILS) has been supporting Mabuiag Island by providing reliable microfinance loans for necessary household goods. By fostering collaborative relationships with other non-governmental entities in the microfinance industry and utilising a preferred local supplier, freight costs can be decreased. Affordable repayments are made possible for clients with the help of Centrepay, enabling them to collectively contribute towards household expenses.

²¹ ABC, *Remote Northern Territory food prices skyrocket, worries for health of communities* (2022). Accessed on 20/03/24, Retrieved from <https://www.abc.net.au/news/2022-06-25/food-prices-in-remote-northern-territory-communities-skyrocket/101160112>

²² Torres Cape Indigenous Council Alliance Inc. *Freight Equalisation Study* (2023), Accessed on 06/03/2024. Retrieved from https://tcica.com.au/wp-content/uploads/2023/02/tci1241_freight-equalisation-study-final.pdf

²³ SBS, *Remote communities pay 39 per cent more at the supermarket checkout than city shoppers. Here's why that's a problem* (May 2022). Accessed 21/03/2024. Retrieved from <https://www.sbs.com.au/news/article/remote-communities-pay-39-per-cent-more-at-the-supermarket-checkout-than-city-shoppers-heres-why-thats-a-problem/se08d2zjm>

The IRG recommends:

4. Consider a freight equalisation scheme for First Nations and remote communities in northern Australia similar to that adopted for Tasmania and one that moves with the price of goods via indexation.
5. Facilitate the formation of buying collectives among remote stores to enhance collective buying power.
6. Facilitate further development of microfinance programs directly into remote Indigenous communities.

Food Storage and Food Security

Another challenge to remote communities is one of food storage, this is severely limited to the storage capacity in local stores, and capacity has a direct impact on food choice and availability of certain produce. The IRG advocates for addressing freight disadvantages in remote areas by incentivising the construction and maintenance of adequate storage facilities. This can ensure the preservation and availability of perishable goods, making healthier food options more accessible.

Providing incentives for building storage facilities could help alleviate logistical challenges and the high costs associated with freight, and would ultimately improve the availability of fresh food.

An accompanying solution could arise out of initiatives such as market gardens.

Initiatives like Doomadgee's first community garden have demonstrated significant potential in offering affordable fresh produce²⁴. By encouraging the establishment and maintenance of market gardens, supported by innovative agricultural practices, the government can improve access to nutritious foods, thereby reducing the prevalence of diet-related health issues such as diabetes and heart disease.

Addressing food costs, storage challenges, and the promotion of initiatives like market gardens are essential steps toward mitigating the disproportionate burden of the cost of living faced by First Nations people and remote communities in Northern Australia. The recommendations by the IRG highlight the urgent need for collaborative efforts to ensure equitable access to nutritious food, thereby enhancing the overall well-being of these communities.

The IRG recommends:

7. Invest in and encourage suppliers to use regional/local storage and look at ways that limit the reliance on freight channels for supplies.

²⁴ [Doomadgee's flourishing community garden helps residents combat rising food costs - ABC News](#)

8. Provide incentives for building adequate storage facilities in or in close proximity to remote communities.
9. Encourage the creation and maintenance of market gardens and support organisations such as the Remote Indigenous Gardens to promote education and promotion of market gardens.

Impact of housing crisis

You cannot talk about the cost of living without addressing the housing crisis in remote communities. The broader implications of unaffordable and inadequate housing extend beyond health risks to include dilapidation, energy inefficiency, high homelessness rates, and chronic overcrowding. These issues underscore the urgent need for comprehensive housing upgrades and replacements, particularly in remote Indigenous communities where the crisis compounds affordability challenges.

Where replacements or new accommodation are constructed, then it is crucial to involve First Nations people in the planning and design process to ensure new housing initiatives are fit for purpose, culturally appropriate, and address the specific needs of these communities effectively.

Beyond co-design, it should be acknowledged that there is a requirement to gain greater levels of commitment from government to ensure that where Native Title agreements exist, inclusive of Indigenous Land Use Agreements (ILUA), that identify freehold land for development, that investment to traditional owner groups be provided to utilise their land asset for the purpose of addressing housing shortages. This should have a primary consideration, including investment in capacity development, and financial support to meet development costs to ensure that the 'Indigenous estate' could be utilised in a way that derives financial returns whilst ensuring Indigenous rights and interests are met, more broadly.

Tackling these challenges requires a collaborative effort across various sectors to improve housing construction, implement affordability measures, and develop strategies to mitigate climate-related challenges. Incorporating solutions for the difficulties presented by the use of power cards is also vital, ensuring that no household has to choose between essential electricity and other basic needs.

Yet, this is a choice that some households face, basic needs i.e. food, or electricity. There is an imposed reliance on prepaid electricity meters, known as power cards. This system requires the pre-purchase of electricity credits, leading to frequent disconnections when credits run out.

An ANU study found that more than 90% of remote households had at least one disconnection in a year and almost three quarters had more than 10²⁵. Governments need to

²⁵ Quilty, S., Frank Jupurrurla, N., Bailie, R.S. and Gruen, R.L. (2022), Climate, housing, energy and Indigenous health: a call to action. *Med J Aust*, 217: 9- 12. <https://doi.org/10.5694/mja2.51610>

consider in earnest, implementing renewable energy solutions in remote communities. The Original Power demonstration project²⁶ which successfully installed and connected rooftop solar to a public housing home in Tennant Creek is evidence that this can be done.

The ongoing program in place by the Australian Renewable Energy Agency (ARENA) is also a positive step aimed at providing incentives for localised energy hubs and help protect against the unpredictability that we currently see in the energy space, where events such as natural disasters can have a devastating impact to supply and leave many without power for days or weeks.

The IRG recommends:

10. Develop targeted strategies to reduce homelessness rates among First Nations populations in remote areas.
11. Collaborate with Indigenous organisations and community stakeholders to co-design housing solutions that meet local needs.
12. Increase tax and other incentives while reducing unnecessary regulatory burden for First Nations people to install reliable household power such as solar panels, supporting ARENA in its energy target.
13. Where Native Title agreements exist that identify freehold land for development, invest in traditional owner groups to utilise lands asset for the purpose of addressing housing shortages.

Remote area allowance

The IRG suggest that there also needs to be consideration given to an increase in the Remote Area Allowance in correlation to the ongoing surge in living costs. The Remote Area Allowance was first legislated in 1984 and consists of a tax-free fortnightly payment to eligible recipients who receive social security, of \$18.20²⁷ for a single person, \$15.60²⁸ each for couples and includes \$7.30²⁹ for each additional dependent child. Unlike other similar support payments such as Farm Household Allowance (FHA) program³⁰, Remote Area Allowance payments are not indexed to keep pace with the CPI (Figure 1)³¹, let alone

²⁶ Ibid

²⁷ Services Australia, *Remote Area Allowance: How much you can get (2023)*, Accessed on 06/03/2024. Retrieved from <https://www.servicesaustralia.gov.au/how-much-remote-area-allowance-you-can-get?context=22571>

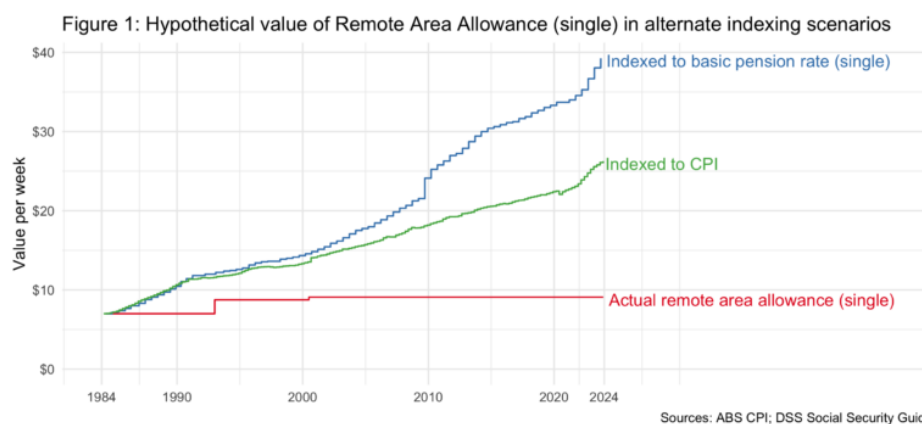
²⁸ Ibid

²⁹ Ibid

³⁰ Department of Agriculture, Fisheries and Forestry, *Farm Household Allowance (2024)*, Accessed on 12/03/2024. Retrieved from <https://www.agriculture.gov.au/agriculture-land/farm-food-drought/drought/farm-household-allowance>

³¹ Tax and Transfer Policy Institute, *The Poor Pay More: Why the Remote Area Allowance Needs Urgent Reform (2024)*. Accessed on 08/03/2024. Retrieved from <https://www.austaxpolicy.com/the-poor-pay-more-why-the-remote-area-allowance-needs-urgent-reform/>

compensate for additional increases that are experienced by those living in remote locations. Since its inception, an increase to payments has only occurred three times³² meaning that in real terms, the payment has significantly decreased over its lifespan.



The IRG recommends:

14. Increase the Remote Area Allowance to match the ongoing surge in living costs within remote communities.
15. Introduce indexed allowances tailored to reflect the Consumer Price Index (CPI), specifically designed to address rising expenses caused by inflation.

Tax policy

While there have been some specific fiscal policies aimed at assisting those living in remote locations, they have been poorly structured, outdated and have failed to keep pace with the exponential cost of living increases. Efforts by governments to reduce food, energy, and related service prices are ongoing however targeted relief measures can have an instant impact. This was demonstrated during the Covid-19 pandemic with doubled allowances and one-off cost of living payments providing recipients an appropriate level of payment to meet daily costs.

Boosting standards of living through incentives to develop and grow economies in remote Australia also needs to continue to be part of the Governments approach to rising inflation. Fiscal policies promoting industry and workers to remote regions through improvements to infrastructure, health and education services and continue to introduce and expand through schemes such as the Remote Jobs and Economic Development Program (RJED).

Other significant concessions for those working in remote regions of Australia is the zone tax offset (ZTO) and fringe benefit tax (FBT) remote area concessions. While recent reforms to

³² Australian Government Department of Social Services. Guides to Social Policy Law, *Social Security Guide* (2022) Accessed on 06/03/2024. Retrieved from <https://guides.dss.gov.au/social-security-guide/5/2/6/30>
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the ZTO to better target the payment to those actually residing in the areas, there is still room for further reforms surrounding eligibility as well as an increase to keep up with increases in cost of living. FBT concessions targeted at remote areas are welcomed and further tax incentives and subsidies should be sought to encourage businesses in remote locations.

The IRG recommends:

16. Continue to look at ways the tax system can be reformed to encourage local economies in Remote Northern Australian communities.

In conclusion, the challenges of rising costs of living, particularly in remote communities of Northern Australia, are multi-faceted and deeply entrenched. The disproportionate burden falls heavily on First Nations individuals and families, exacerbating existing inequalities. Through this submission, the IRG has outlined critical areas for reform and action.

The IRG suggest, addressing the root causes of cost of living pressures is paramount. Targeting freight disadvantages in remote communities can significantly alleviate the burden on residents by reducing the inflated prices of goods and services. Investments in infrastructure, such as transportation and energy, are crucial for creating more sustainable and affordable living conditions.

Moreover, prioritising housing initiatives is vital for alleviating cost of living pressures in Northern Australia by ensuring access to safe, affordable and culturally appropriate housing, governments can significantly improve the overall well-being of First Nations. Initiatives such as investing in new housing construction, upgrading existing housing, combating homelessness, and reforming housing policies are essential steps towards achieving this goal.

Further, government should consider re-evaluating and updating fiscal policies in an effort to effectively respond to the current economic landscape. While some measures have been introduced, they often fall short of providing meaningful relief.

Reforms to the tax and transfer systems are necessary to ensure that support payments keep pace with the rising cost of living. Indexing allowances to reflect inflation and expanding tax incentives for businesses in remote areas could effectively provide much-needed financial relief for residents.

By implementing these recommendations and working in partnership with First Nations communities, governments could help alleviate cost of living pressures for our people and promote economic prosperity and social equity for First Nations Australians.

Attachment A

IRG Membership

- **Mr Colin Saltmere**, Chair – Managing Director of the Indjalandji-Dhidhanu Aboriginal Corporation, the Myuma and Rainbow Gateway companies, and Adjunct Professor with the University of Queensland’s Aboriginal Environments Research Centre.
- **Ms Tara Craigie** – Managing Director of J&T Craigie Pty Ltd, Indigenous Engagement Consultant at AAM Investment Group, and President at Northern Cowboys Association and Founder of Territory Rodeo Services.
- **Mr Jerome Cubillo** – Chief Executive Officer of the Northern Territory Indigenous Business Network, Chairperson of Larrakia Nation Aboriginal Corporation (LNAC), and on the Board of Ironbark Aboriginal Corporation representing LNAC.
- **Mr Troy Fraser** – Chief Executive Officer of Doomadgee Aboriginal Shire Council and formerly Community, Youth and Economic Development Manager at the Aboriginal Development Benefits Trust.
- **Mr Peter Jeffries** – Chief Executive Officer of Murujuga Aboriginal Corporation and has formerly worked with the WA Police Force, Rio Tinto, the Yamatji Marlpa Aboriginal Corporation, Woodside and his own business offering consulting services and Aboriginal cultural tourism.
- **Ms Gillian Mailman** – Managing Director of Fibre Optics NQ, Chief Executive Officer of MJB Solutions Pty Ltd, Director of Indigenous Wealth Hub, and Director of Illuminate FNQ.
- **Ms Ninielia Mills** – CEO of Nyamba Buru Yawuru (NBY), and a Traditional Owner from Yawuru country which includes Broome.
- **Ms Flora Warrior** – Principle Consultant of Saltwater Blue Consultancy Services and Traditional Owner and resident from Lag Mabuyag (Mabuiag Island in the Torres Strait) – Goemulgal people, and is from the Panai Dugong – Crocodile clan.