

MONTHLY HIGHLIGHTS

DATA · DEVELOPMENT · DESIGN · INSIGHTS



Foreword

As we stepped into January 2026, despite the Christmas and New Year holiday period, the DDDI team quickly returned to full momentum after the break. This issue documents steady progress across our projects — from the acquisition of new assets at Christie Downs, to the completion of concept designs for multiple developments, and the efficient operations on construction sites. January’s strong start has positioned our projects for consistent progress throughout the year.

Internally, the team continued to deepen the application of technology. Through two highly practical AI tool workshops, we explored how AI is reshaping accounting processes to enable financial automation, and how, through systematic configuration and structured prompting, AI can be transformed into a “super personal assistant” that truly understands its users.

In addition, we are actively preparing for our industry-focused seminar in February, working with experts from multiple disciplines to unpack key risks at the project initiation stage and to continue delivering in-depth insights and compliance experience to the broader industry.

Highlights of This Issue:

- ◆ **Projects Advancing Across All Stages:** A comprehensive update on progress from new land acquisitions and streamlined design approvals to the commencement of new home construction and major structural works, demonstrating strong and efficient execution.
- ◆ **AI Reshaping Accounting:** A review of hands-on sessions from the finance team, exploring how tools such as Xero and Zoho Books are enabling automation across the full process — from document recognition to cash flow forecasting.
- ◆ **Building an AI Super Assistant:** The marketing team shares core strategies for AI configuration, including memory management, style training, and the application of the CO-STAR prompting framework to drive higher efficiency and smarter workflows.
- ◆ **February Feature Preview:** An upcoming industry seminar, “Four Key Factors for Project Success,” breaking down project risks across lending, insurance, compliance, and management to provide forward-looking insights for the market.

Project Progress Update

As we entered January, despite the Christmas and New Year holiday period, the team quickly returned to its normal working pace. Development activities progressed steadily, and overall project delivery remained in line with plan:

◆ **Assisted an Investor with a Property Acquisition, Now in Concept Design**

Toward the end of the month, we assisted an investor in acquiring a property at Christie Downs. The project has now entered the concept design preparation stage.

◆ **Three Projects Complete Concept Design, Preparing for Submission**

The Payneham, Vista, and Christies Beach projects have completed concept design. Planning and technical documentation is being compiled and is expected to be submitted shortly.

◆ **Four Projects Complete Revisions, Planning Consent to Be Lodged**

After multiple rounds of discussion with Council, the Keswick, Para Hills, Morphett Vale, and Dernancourt projects have completed the required design revisions and will shortly lodge Planning Consent applications for assessment.

◆ **Three Projects Complete Approval or Demolition, Construction to Commence**

The Clearview project has obtained Development Approval (DA). The Chinatown Fit Out project has completed both design and DA approval. Demolition works at Old Reynella were also completed by the end of the month. These projects are now in final pre-construction preparation, with building and fit-out works about to commence.

◆ **Four Projects in Construction with Structure and Roofing Underway**

The Ingle Farm, Valley View, Pooraka, and Gepps Cross projects are currently in the construction phase, with structural works and roofing progressing in an orderly and efficient manner.

January's steady progress has supported the overall development program for the year. From early-stage acquisitions and design coordination through to on-site construction, each phase is closely connected. Going forward, the team will continue to follow approvals closely and ensure projects are delivered on schedule and to a high standard.



AI TOOLS WORKSHOP: HOW AI IS RESHAPING ACCOUNTING

On 16 January, Crane from the Accounting Department delivered an AI Accounting Tools Workshop. The session explored the application of artificial intelligence in accounting and demonstrated how AI can transform traditionally manual, verification-heavy processes into automated and intelligent systems. By reviewing the practical operation of mainstream tools such as Xero, Zoho Books, and Docyt, the session helped the team understand how AI supports real-time reconciliation, cash flow forecasting, and automated financial statement analysis.

Key Highlights: Technology-Driven Financial Transformation

System Configuration:

◆ Three Core Technology Engines AI accounting is not simply about calculation. It is built on machine learning to recognise patterns from historical vouchers and account mappings; natural language processing (NLP) to extract key information from contracts and emails; and computer vision (OCR) to convert paper invoices into structured data, enabling a seamless workflow from recognition to posting.

◆ Automated Operating Mechanisms Modern AI accounting processes form a closed loop: Systems use OCR to recognise documents and generate draft entries, automatically match bank transactions with ledger records, and even predict cash flow and profit trends based on historical data, producing natural-language analytical reports for management reference.

Tool Practice: Review of Mainstream AI Accounting Platforms

Among the many AI accounting tools available, selecting a platform that fits the business model is essential:

1. Integrated Management and Automation: Xero

◆ Core Strengths: Xero focuses on overall financial accounting and internal management, using Hubdoc to capture documents automatically. Its latest Just Ask Xero (JAX) feature allows users to query financial information or perform business actions directly using natural language.

◆ Applicable Scenarios: It is suitable for businesses that are not primarily product-sales driven and that place emphasis on compliance and detailed management, supported by strong payroll and asset management functions.

2. Inventory and Trading Focus: Zoho Books

◆ Core Strengths: Zoho Books performs strongly in inventory and order management. Its ZIA Assistant provides intelligent dashboards that visualise cash flow, accounts receivable ageing, and inventory movements.

◆ Applicable Scenarios: It is suitable for trading-oriented businesses with large inventory values and high order volumes. Zoho Books also offers a long-term free version, making it friendly for startups.

3. Professional Data Capture: Dext vs. Hubdoc

◆ Hubdoc: Best suited for Xero users. When document volume is low, it can be used as the built-in OCR tool included with Xero.

◆ Dext: Focused on high-accuracy document capture and automated posting, supporting complex expense claims and mileage reporting. When businesses handle large volumes of documents and require very high recognition accuracy, Dext is a more reliable choice than Hubdoc.

4. AI Innovation in Niche Areas

◆ Docyt: Trained on 12.8 billion data points, enabling end-to-end bookkeeping automation and real-time financial visibility.

◆ Trullion: Focused on audit automation, lease accounting, and revenue recognition, using AI to simplify complex compliance processes.

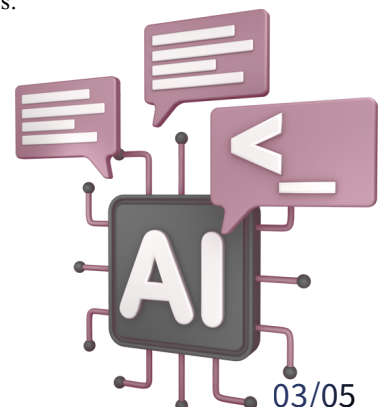
In-Depth Insight: Principles of Human-AI Task Allocation

The introduction of AI helps release the professional value of accountants.

◆ AI Handles: High-frequency, repetitive, and rule-based tasks, such as data entry, preliminary classification, bank reconciliation, and basic report generation.

◆ Accountants Handle: System design, complex judgement (such as special contracts), risk control, and interpreting the business meaning behind the numbers for management.

Overall, Crane's session illustrated how accounting professionals can use digital transformation to improve accuracy and select the most suitable intelligent accounting solutions based on company size and inventory requirements.



AI TOOLS WORKSHOP: BUILDING AI AS A SMARTER PERSONAL ASSISTANT

On 23 January, Marketing Manager Lin delivered a highly practical knowledge-sharing session for the team. As AI becomes deeply embedded in our workflows, the key is no longer simply using AI as a tool, but developing it into an assistant that truly understands the way you work.

This article outlines core strategies for systematically configuring AI, training personalised styles, and optimising interaction logic, helping team members move beyond basic usage and unlock the full potential of conversational intelligence.

Key Highlights: From Tool to Trusted Partner

Systematic Configuration:

Cleaning and Training Memory. To make AI more precise, the first step is managing its “memory”. Over time, accumulated information can become noisy, so regular auditing is essential.

- ◆ **Remove irrelevant information:** Delete memory entries unrelated to your core work objectives to avoid distorted outputs.

- ◆ **Add essential context proactively:** Use natural language instructions to tell AI about your role, preferences, and key working context, building a personalised knowledge base.

Avoiding Generic Output:

Training Tone and Style. AI-generated content often suffers from sameness and a mechanical feel, lacking the rhythm of human writing.

- ◆ **Iterate and refine:** Provide multiple examples for analysis so AI can learn and replicate a specific tone.

- ◆ **Continuous feedback:** When outputs deviate from expectations, give timely feedback to correct misunderstandings. By patiently moving through the “valley of disappointment”, style alignment can ultimately be achieved.

Unlocking the Power of Voice Interaction:

Conversational voice interaction is more than a change in input method — it represents an upgrade in thinking itself. Its convenience supports deeper reflection and becomes a powerful tool for brainstorming, organising divergent ideas, and conducting efficient rehearsal and preparation.

Overcoming the “People-Pleaser” Bias

AI often defaults to what can be called “Cheerleader Mode” — agreeing with users rather than challenging them. To gain more valuable insight, it needs to shift into a “Strategic Partner Mode”:

- ◆ **Critical evaluation:** Explicitly ask AI to challenge your assumptions and provide critical analysis.

- ◆ **Scenario comparison:** Request side-by-side comparisons of different options, outlining strengths and risks.

- ◆ **Neutral prompting:** Use unbiased, open-ended questions to activate AI’s exploratory thinking and generate more objective recommendations.

Building High-Quality Prompts: The CO-STAR Framework

To avoid vague or “lazy” instructions and achieve higher-quality outputs, we recommend structuring prompts with the CO-STAR framework:

- ◆ **C — Context:** Provide background and task scenario.

- ◆ **O — Objective:** Define what the task should achieve.

- ◆ **S — Style:** Specify the output style (e.g. professional, analytical).

- ◆ **T — Tone:** Set the emotional tone (e.g. formal, engaging).

- ◆ **A — Audience:** Identify the target readers and their level of understanding.

- ◆ **R — Response:** Define the output format (e.g. list, table, JSON).

In addition, tools such as Prompt Cowboy can help transform simple instructions into structured, high-impact prompts.

Mastering AI configuration and training is, in essence, about increasing the bandwidth of human-machine collaboration. Through refined memory management, style training, and structured prompting methods such as CO-STAR, a general-purpose AI model can be transformed into a highly customised personal super assistant that truly supports decision-making and productivity.



FEBRUARY SPECIAL PREVIEW | WINNING AT PROJECT INITIATION: THE FOUR PILLARS OF SUCCESS – INDUSTRY SEMINAR

FEBRUARY 10, 2026 (TUESDAY) 6:00 PM – 9:00 PM

In construction and development, project risk is rarely defined by the build phase alone. More often, it is shaped by a series of critical decisions made at the initiation stage. From the structure of development finance and the sustainability of insurance coverage, to the understanding of compliance-driven innovation and the setting of safety boundaries — mistakes made at the start are difficult, if not impossible, to correct later.

Based on long-term observation of the South Australian market, we see that many project challenges are not caused by weak execution, but by unrecognised systemic risk embedded at inception. In response, DDDI Group has partnered with Keylend, Keyinsure, Ignition Research and Cyberat Project Management to deliver this industry seminar, helping practitioners identify risk earlier and reduce the cost of misjudgement within a compliant framework. Core Highlights:

1. Development Finance: How Banks Assess “Lendability”

- ◆ Understanding rejection drivers: Why projects that appear viable still fail to secure bank funding.
- ◆ True cost of capital: What actually sits behind development loan pricing.
- ◆ Due diligence (DD): The documents and risk factors banks truly focus on during assessment.

2. Construction Insurance: The Real Dimensions of Builder Risk

- ◆ Breaking the scale myth: How insurers evaluate risk and why limits are not simply increased over time.
- ◆ Approval drivers: The details that directly influence whether construction insurance is granted.
- ◆ Common misconceptions: Typical but risky misunderstandings that can expose builders to serious consequences.

3. Industry Innovation: Aligning with the R&D Tax Incentive

- ◆ Redefining “R&D”: Innovation is not limited to product development — how construction properly interprets policy definitions.
- ◆ Compliance-led value: Turning operational challenges into policy-supported outcomes within a compliant structure.
- ◆ Practical cases: Real-world examples across construction, engineering, delivery, energy and ESG.

4. Project Management: Capabilities That Define Safety and Performance

- ◆ Role evolution: Key capabilities required to move from practitioner to builder.
- ◆ Decision balance: Optimising trade-offs between budget, delivery method and execution capability.
- ◆ The SAFE model: A structured framework for managing project safety, compliance and risk.

Activity information

THE FOUR PILLARS OF SUCCESSFUL BUILDING & DEVELOPMENT PROJECTS

From Finance and Insurance to Industry Innovation and Project Management
A Tailored Industry Seminar for South Australian Construction Professionals



Peiran Hu | KEYLEND

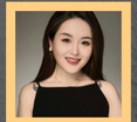
Topic: The Real Logic of Development Finance: Key Approval Drivers
Explained

- Overview:
- An introduction to development finance policies from major banks and lenders.
 - Understanding the true cost structure behind development loan interest rates.
 - Key lending requirements for developers and a practical due diligence (DD) checklist used by banks.

Irene Zhu | KEYINSURE

Topic: How to Improve Builder Insurance Capacity: How Insurers Really Assess Risk

- Overview:
- How new builders obtain their first insurance limits and what QBE's approval process involves.
 - How to increase capacity once limits are in place and what materials insurers focus on.
 - A detailed breakdown of documentation required for Builder's Warranty insurance.



Joy Fang | Ignition Research

Topic: Turning Development Challenges into R&D Advantage: How Innovation Secures Government Support

- Overview:
- How innovation and technical improvement within projects can qualify for the Australian R&D Tax Incentive.
 - How construction businesses can systematically manage R&D activities to enhance competitiveness and funding capacity.
 - Practical case studies across construction, engineering, energy and ESG sectors.
- About: Ignition Research supports developers and construction businesses in identifying eligible R&D activities, improving compliance, and strengthening both financial and policy advantages through innovation management.



Lin Yuan | Cyberat Project Management

Topic: The Real Logic Behind Project Success: How Management Determines Both Performance and Risk

- Overview:
- Career transition support: helping professionals move into Builder roles with stable and sustainable delivery capability.
 - Client-project matching: aligning client needs with appropriate budgets and delivery methods to build projects that are truly executable.
 - Service-based project management: providing practical, end-to-end management support across critical project stages.
 - SAFE Model: A structured approach to managing safety, compliance and risk to ensure steady project delivery.



6:00 PM – 9:00 PM
FEBRUARY 10, 2026 (TUESDAY)

Matthew Flinders Room,
Rydges South Park Adelaide
1 South Tce, Adelaide SA 5000



Scan to Register

