



THE ENGINE BUSINESS NEWS

Leading Holistic Business Advisors & Specialists

Business Insights Quarter 4 -11/2024



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This Was Meant to Reach You: Turning Motion into Momentum

The Mountain is You: Plan, Pivot, and Prosper in 2025

Are you busy in the trenches, or are you moving your business forward? There's a difference, and it's one I see too often in businesses stuck in a cycle of effort without tangible results.

2025 will reward those with a clear plan and focused effort. By now, like many of our clients, you, your team, and your business should be partway through your 90-day goal plan leading up to 31 March 2025, with a solid roadmap for the fiscal 2026 year. If you're not, it's time to refocus and realign. Without a structured plan, even the hardest-working teams can find themselves running in circles, busy but motionless.

Every business, no matter its size, needs a clear direction and a foundational structure to succeed. A roadmap isn't just about big-picture goals; it's about knowing what steps to take today, tomorrow, and in the months ahead. It's about defining the "why" and "how" of your activities so your team has clarity, focus, and the tools to adapt when life throws curveballs. Without it, even the best intentions fall short, leaving teams overwhelmed and businesses stagnant.

I've said it before, and I'll say it again: successful businesses don't go it alone. They rely on external expertise—credible, holistic advisory companies that can provide the coaching and implementation support necessary to achieve sustainable results. These partnerships bring an outside perspective, helping you identify blind spots, set priorities, and create measurable outcomes that keep everyone accountable.

Late last year, we also took steps to enhance how we support and engage more with our customers, potential customers, reach more businesses and save time. We began working with one of our leading providers, *Jef Kay Director of Cleva.bot*, to create a game-changing experience for visitors to our [rich content](#) website. Now, when customers land on our website, they're guided to the exact information they need through intuitive engagement tools. Not only does this free up our time to focus on helping people in real-time with their specific needs, but it also empowers customers to explore our expertise through a seamless and personalised digital experience. More on Cleva.bot on the next page—but trust us, it's a game-changer.

When I meet business owners wondering why their team feels stuck despite their busyness, the answer is almost always the same: there's no plan. A well-defined strategy transforms motion into momentum, enabling you and your team to measure progress, adjust course, and build on successes. Whether it's planning for growth, improving efficiency, or navigating market challenges, a solid plan is the anchor that keeps you steady in turbulent times.

Now is the time to ensure your 2025 goals are in motion and your team is aligned. If you're not where you hoped to be, it's not too late to course-correct. Together, we can ensure that your efforts are focused, your team is empowered, and your business is equipped to climb this mountain. Because with the right guidance and a shared vision, even the steepest climb becomes achievable. Let's make 2025 the year you work smarter, not just harder. Reach out to be the change your can be for your business - we have the experience.

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Revolutionary Innovation takes time when done right

Jef Kay and I have a working relationship that spans 10 years from when I was the Business Advisor at The Chamber of Commerce for the whole of New Zealand. We've collectively helped 1000's and 1000's of businesses together.
Catherine Cooke | Founder - The Engine Limited

Cleva.bot was 20 years in the making - it's not FAD - the birthing & story is

20 years ago, I sat wondering, "What comes next?". You see, at the time, I'd just cashed out of my business of 12 years, having established a global sports product under an exclusive worldwide license for the Ironman Triathlon brand. With manufacturing in Taiwan, China, and Thailand, and distributors in 35 countries, I was completely spent. Done with long haul flights; done with inventory management, global logistics and production deadlines; and done with spending so much time in the US rather than being in my native NZ. My propensity to design, invent and innovate were my only surviving motivations.

Finally, with time on my hands and sand under my feet (and being a futurist at heart), I pondered what the future world might look like and where I needed to be to prosper in it. It was then I stumbled upon an extraordinary paper written by Ray Kurzweil titled "The Law of Accelerating Returns." This not only blew my mind, it completely shifted my focus and trajectory, and so began my ventures into web design, development, technology and apps. I'd love to say it's been plain sailing over the 20 years since. It's been anything but. The learning curve has been steep, and just when you think you have a handle on it, it takes another leap.

What's remained remarkably true to form is the predictions Ray Kurzweil laid out in 2001, including the emergence of AI and ChatGPT-like technologies in 2023.

As remarkable as ChatGPT is, it's been on my radar for 20 years, leading up to the launch of Cleva.Bot today.

When founding Cleva.Bot in 2023, I asked Jef Kay to join me in a 50/50 partnership venture. I met Jef in my early 20s when we were both heavily involved in the NZ skydiving scene. Jef's a talented serial entrepreneur with many successes including a multi-franchise Pizza chain, GeorgeFM radio, 2 popular bars in Ponsonby, Auckland, and a social media company, to name a few. Jef was one of the pioneers of the NZ house music scene in the 1990's and one of the first to start paying local DJs to perform their craft (of which I was stoked to be one of them).

We both organised and enjoyed many incredible events and good times over the years and know each other's strengths.

Our Cleva.Bot partnership gathers the combined experiences and talent pools of On.Works, Names.co.nz, EasySocialMedia.co.nz, and NewsletterReady.co.nz, providing a solid foundational team to roll out Cleva.Bot.

What excites us both about Cleva.Bot is that it delivers everything it promises and then some. Given the high ethical standards we both hold ourselves to, this is fundamental to the DNA of our venture.

There's a classic line in THE MATRIX movie that, to my mind, perfectly sums up the technology precipice that we stand before today.

"Buckle your seatbelt, Dorothy, 'cause Kansas is going bye-bye."

Cheers..

&E

This is game changing .. we are so stoked! This is our experience from The Engine Limited ...

The Pros and Cons of Having a Credible Cleva.bot on Your Website vs No Bot from our user experience at The Engine Limited and through clients trialing and now implementing this as a no brainer.

Background

In today's digital-first world, websites often serve as the initial touchpoint between businesses and their customers. The efficiency and user experience of this interaction can make or break a potential relationship. Many businesses are turning to conversational AI, such as Cleva.bot, to enhance customer engagement. But how does having a credible Cleva.bot compare to not using a bot at all? And costs to develop are huge - time and money!

Objective

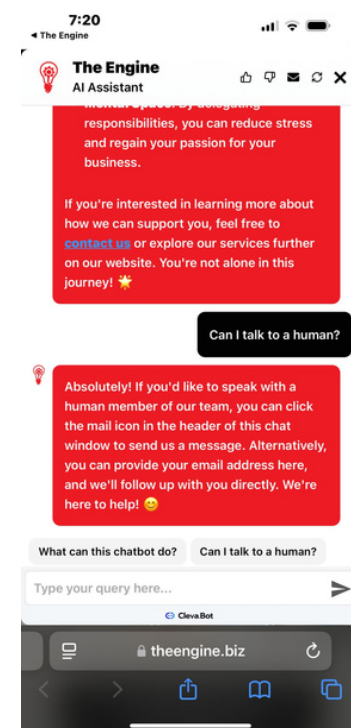
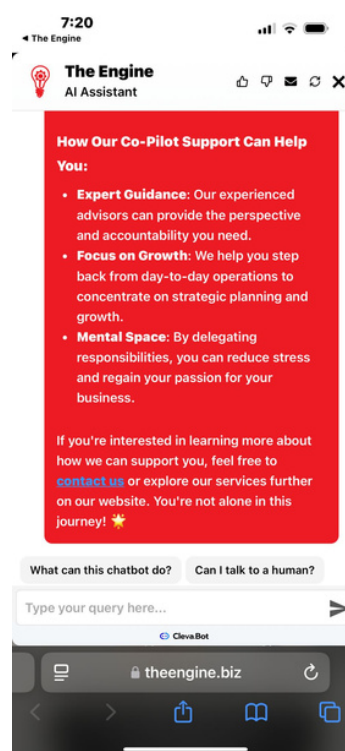
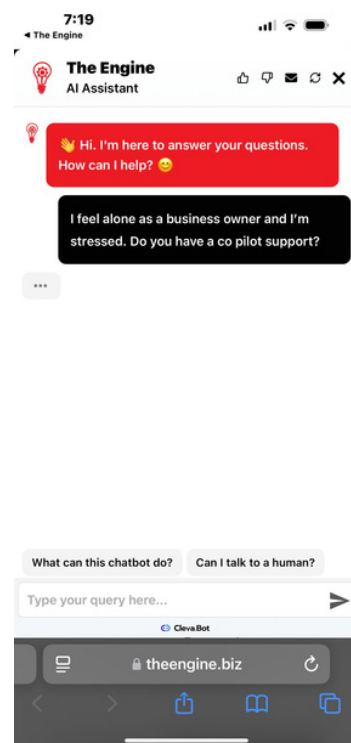
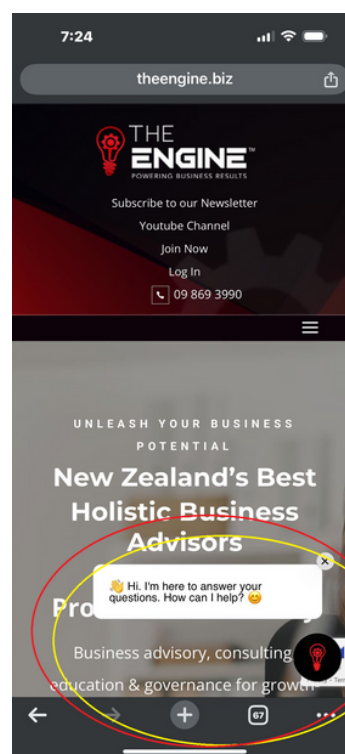
This case study from us evaluates the pros and cons of implementing a credible Cleva.bot versus maintaining a website without bot functionality. This is from our own experience at The Engine Limited and our customers.

Pros:

1. **24/7 Customer Support:** Cleva.bot provides round-the-clock assistance, ensuring users can access information even outside of business hours.
2. **Enhanced User Experience:** The bot guides visitors to the exact information they need, reducing frustration and improving satisfaction.
3. **Time-Saving for Staff:** By handling repetitive inquiries, the bot allows teams to focus on higher-value tasks, like real-time problem-solving and strategy.
4. **Data-Driven Insights:** Cleva.bot collects data on user queries and behaviour, helping businesses understand customer needs and refine their website and services.
5. **Personalisation:** The bot offers a tailored experience by addressing user-specific questions, creating a more engaging interaction.
6. **Scalability:** As a business grows, the bot can handle increased traffic without requiring additional staff.

Cons:

1. **Initial Investment:** Setting up a credible Cleva.bot requires upfront costs, including design, training, and integration.
2. **Complex Queries:** While advanced, the bot might struggle with nuanced or highly specific questions, requiring human intervention.
3. **Maintenance:** Regular updates and monitoring are necessary to ensure the bot remains effective and aligned with business goals.



Summary: Without a bot there is Limited Availability of no 24/07 and customers waiting; increased staff workload & repetition; missed opportunities, no data insights; and scalable challenges without insights.

Catherine Cooke - Founder | The Engine Limited

Reach out now to businessadvice.co.nz to find out more and put Cleva.bot in the subject line.

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Did you finish Dec 2024 strong

UNLOCK POWERFUL INSIGHTS AND SOLUTIONS THROUGH
PEER GROUP COACHING TO ELEVATE YOUR BUSINESS.

Step into The Engine Think Tank

Learn with an experienced **Business Advisor** from The Engine and collaborate with other visionary business owners

The final fiscal quarter is crucial to how you start the next fiscal quarter

You can propel your 2025 forward with intentional action by acting now.

To thrive and remain competitive, your business needs a robust management structure that prioritises growth through focused sales and business development initiatives. Coupled with this, a supportive framework driven by clear productivity KPIs ensures accountability and sustainable success. Timing is everything as well as having the best experience beside you.

Why Business Group Coaching with The Engine Limited is the Game-Changer for Your 2025 Success

As the fiscal year draws to a close, the final fiscal quarter is your golden opportunity to set the stage for a prosperous 2025. The actions you take now directly impact how you start the next fiscal quarter. Without a clear strategy, too many business owners find themselves relying on hope instead of concrete planning—a risky approach in an increasingly competitive market.

Why Timing and Expertise Matter

In business, timing is everything. Waiting for the "perfect moment" often results in missed opportunities. Acting with intention and the right support can make all the difference between barely staying afloat and thriving in your industry.

Unfortunately, many business owners attempt to tackle challenges solo, juggling countless priorities with no roadmap or accountability framework. This approach not only stifles growth but also creates unnecessary stress. What if there was a way to gain clarity, take decisive action, and achieve measurable progress with expert guidance?



Moving Forward with Fiscal Confidence
JOIN ONE OF OUR 'THINK TANK GROUPS'
Contact The Engine to assist

Enter The Engine's Business Group Coaching

- At The Engine, we understand the complexities of running a business. Our Business Group Coaching program provides the tools, support, and accountability needed to drive meaningful growth.

Here's what makes our coaching different:

- Collaborative Learning
- You'll join a community of like-minded business owners who share insights, challenges, and solutions. This environment fosters collaboration, fresh ideas, and new strategies to keep you ahead of the competition.
- Expert Guidance
- Our experienced coaches bring decades of expertise across diverse industries. With their guidance, you'll gain actionable strategies tailored to your specific business goals.
- Clear KPI Frameworks
- Success doesn't happen by chance—it requires measurable objectives. Our coaching program helps you set and track productivity KPIs that drive accountability and sustainable growth.
- Action-Oriented Focus
- It's not just about learning; it's about doing. Our coaching sessions are designed to keep you on track, ensuring that you take deliberate steps toward achieving your goals.
- Supportive Accountability
- Having someone in your corner who holds you accountable can be the difference between making excuses and making progress. Our program creates a structured environment to keep you focused and motivated.

The Cost of Inaction

- Imagine starting 2025 with the same challenges that held you back this year. Without a clear strategy and the right support, you risk missing out on opportunities to grow, adapt, and thrive. By investing in group coaching, you're not just addressing immediate needs—you're building a foundation for long-term success.
- Act Now to Propel Your Business Forward
- Don't let another quarter slip by. With intentional action and the right coaching, 2025 can be your most successful year yet.
- Take the first step today—discover how The Engine's Business Group Coaching can transform your business.

Start strong. Stay accountable. Thrive.

Catherine Cooke

Navigating Liquidation Risks: A Cautionary Tale and Strategic Insights



The Morale of the Story: These cautionary tales underline the critical importance of proactive risk management, timely action, and robust financial safeguards. Both cases demonstrate the dire consequences of being unprepared and underscore the need for expert advisory to navigate business challenges.

The Case Study: In the second scenario, the client's failure to understand and address the liquidator's communications had a devastating ripple effect. The initial communication arrived during the busy Christmas season and was deferred until the New Year. Unfortunately, this delay allowed the liquidator to proceed unchallenged. By the time the client sought help, the legal and financial ramifications were overwhelming, and his business was left vulnerable.

This case highlights the stark reality that even those entrusted with high standards, such as lawyers, can falter. But it also underscores the value of having someone like Catherine Cooke in your corner. Her team and her dedication to justice ensures that unethical behaviour doesn't go unchecked and that reputations are protected from the self-serving motivations of others.

The Problem: In 2015, a cultural business owner operating an engineering company faced an unexpected liquidation. Despite having invested heavily in his business, he was blindsided by the event, and his company's closure left him in financial and professional disarray. Upon reviewing the situation, it became evident that procedural missteps in the liquidation process had occurred. With the help of legal expertise, the High Court overturned the liquidation, offering the business owner a second chance.

Fast forward to 2023, and a similar issue arose with another client. This time, a liquidator voided a \$60,000 payment made to my client in 2019 from a debtor company owing my client money. The client had completed the contracted work and was owed an additional \$110,000. However, due to the liquidator's claims and a statutory demand, the client now faced the prospect of returning the \$60,000 already received while forfeiting the entire \$170,000 owed. To complicate matters, the client failed to act promptly when the initial communication from the liquidator was received. This lack of immediate response resulted in a High Court ruling against the client in absentia, pushing the client's own business toward liquidation.

The lack of safeguards, such as securing payments through guarantees or progressive payment structures, compounded the issue. The client's position as an unsecured creditor meant minimal protection against the financial fallout.

The Solution: To prevent such situations, businesses must adopt a proactive approach to managing liquidity risks and securing financial transactions.

Here are the key strategies:

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1. Understand Client Liquidity:
2. Position Business Risk Strategically:
3. Act Immediately on Communication:
4. Engage Experienced Advisors:

Conclusion: The lesson is clear: business owners cannot afford to overlook the importance of financial safeguards and timely decision-making. By understanding client liquidity, securing transactions through guarantees and staged payments, and acting decisively with the support of expert advisors, businesses can mitigate risks and safeguard their operations against liquidation threats.

Proactivity and preparation are the cornerstones of business resilience. **Don't wait for a crisis to uncover vulnerabilities—build robust strategies today to protect your business tomorrow. Work with professionals like The Engine who can provide tailored advice on risk management, contracts, and dispute resolution. We can foresee potential risks and help position the business to weather unforeseen challenges.**

Work with a specialist team that has your back and knowledge to navigate business hardship.
[Click here to reach out.](#)



Launching : Unbreakable Spirit

Two Businesswoman's Journey through Life and Adversity

Christine Rankin & Catherine Cooke have brought to life their vision as leading business advisor/coaches/consultants to speak about **all things in life** through their lens. This podcast will be no hold barred conversations, diving deep in to the raw & unfiltered realities of our lives and others, capturing a sense of resilience, strength, and determination.

Welcome to our podcast, we are your hosts Christine and Catherine, and we are thrilled to embark on this journey with you. Today, we're set the stage for what this podcast is all about and release our first podcast for you our loyal business readers before we release publicly.

We have now launched 6 Podcasts on our Unbreakable Spirit Social, LinkedIn & Tik Tok Channels, covering topics from Disengaging from Unhealthy Relationships, Tall Poppy Syndrome, Sex as an Older Women, Letting go of Energy Zapping Humans, Finding Love in Life & just launched Episode 6 - Embracing Wrinkles.



[Click here to watch our
Unbreakable Spirit You
Tube Channel](#)

The Engine Expert Insight Hub:

The Engine champions with our accounting provider
Walker Wayland keeping you in the black not the red.

walker wayland — planning for you

It is best to start your tax planning early in the financial year. That's because you have enough time to calculate how much you need to invest to save the maximum tax possible and evaluate all options available

As they say, knowledge is power. Regular reviews of your financial position are key to building momentum for the financial year. Identifying with where you have overspent and potentially missed opportunities, will help restructure business or personal goals for the financial year.

Take the time at the start of the financial year to write down what you want to achieve financially. A support system such as walker wayland's advisors is key to make these goals within reach and help periodically measure your progress throughout the year.

Looking at day-to-day operations in a holistic way will help create agility for potential disruptions. If cash flow is becoming an issue, consider tax pooling for provisional tax payments for additional flexibility.

Business Advisors & Chartered Accountants

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Catherine Cooke

Navigating Liquidation Risks: A Cautionary Tale and Strategic Insights

As reported in the NZ Herald on 14 January 2025, Stonewood Group employee awarded \$60,000 after devices seized and not returned following orchestrated meeting

By [Jeremy Wilkinson](#)

Open Justice multimedia journalist, Palmerston North·NZ Herald

14 Jan, 2025 07:09 PM



A company owned by property developers, the [Chow Brothers](#), has been accused of "subterfuge" by a [human rights](#) tribunal after orchestrating a plan to get an employee out of the office so his phone, laptop and USB drive could be confiscated.

That employee then spent years trying to get his items back after the company downloaded his personal information from the laptop and refused to return it.

It's a move the [Human Rights Review Tribunal](#) says was deliberately orchestrated and has recently ordered that the company, Stonewood Group Limited, pay the man \$60,000 in compensation. Stonewood is owned by brothers Michael and John Chow and has purportedly \$1 billion in assets.

According to the tribunal's recently released decision, the employee, whose name is suppressed, was taken out of the office in 2019 for a coffee where he was handed a letter outlining issues with his performance.



The company is co-owned by brothers John (left) and Michael Chow. Photo / Dean Purcell

[Full story here](#)

Our take on this case from The Engine Limited

In a startling case that highlights the importance of professional guidance, Stonewood Group faced significant legal and reputational fallout after mishandling an employment issue. This story serves as a powerful reminder for business owners to engage experts like holistic Business Advisory Firm The Engine to navigate challenging situations effectively and ethically.

The Problem:

Stonewood Group's actions exemplify how missteps in managing employment matters can lead to severe consequences. A former employee was awarded \$60,000 in compensation after the company orchestrated a meeting to seize personal devices and failed to return them. The Employment Relations Authority (ERA) deemed this action unlawful, highlighting a lack of fair process, breaches of privacy, and disregard for proper protocols.

The decision was not only costly but also tarnished the company's reputation, undermining trust with employees and stakeholders.

The Moral of the Story:

This cautionary tale underscores the critical need for expert advice in managing employment relations. Whether it's ensuring compliance with legal requirements or handling sensitive situations with care, engaging professionals like The Engine can protect your business from costly mistakes.

The Engine provides the expertise and tools you need to navigate complex business challenges, offering solutions that align with best practices and safeguard your company's reputation.

Don't let avoidable missteps jeopardise your business—partner with experts and move forward

confidently Work with a specialist team that has your back
and knowledge to navigate business hardship.
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UNLEASH YOUR BUSINESS POTENTIAL WITH



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ENGINE™
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**Testimonial
received
15 January
2025, thank
you
Kylie & John**

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[Full Resource Library](#)

***Business advisory, consulting, education
& governance for growth-focused business owners***

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