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The Engine Business News

Leading Holistic Business Advisors & Specialists
Business Insights Quarter 3 - 07/25



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Founder and Leading Business Advisor

Is your business really fit for the road ahead? Would you pass a business warrant of fitness?

With many companies falling over and equally many more barely with a pulse, having a **business warrant of fitness completed by The Engine Limited** could not be more relevant and necessary.

As business owners, you're constantly moving and more often deep in the trenches—juggling sales, team management, client needs, and keeping the wheels turning. But how often do you actually stop and take a good look under the hood of our business?

That's exactly what The Engine Business Warrant of Fitness (WOF) Audit is all about.

It's not a test you pass or fail—it's a necessary health check and finding the blind spots to help you understand what's working, what needs tuning, and what's missing altogether (**the opportunities**).

At The Engine, we've sat alongside hundreds of business owners from all walks of life. And one thing we know for sure? No matter what industry you're in, you can't fix what you can't see. As mentioned above too often business owners are buried deep in the trenches or reliant on others, that there is never a peer review of what is going on. This audit gives you the visibility and clarity you need to make real progress—fast.

Whether you're feeling stuck, overwhelmed, or ready for the next level of growth, the WOF gives you a tailored report across eight critical areas of business, including:

- Strategy
- Leadership
- Finance
- Sales & Marketing
- Systems & Processes
- HR & Culture
- Legal Compliance
- Succession Planning

Did you know you could be eligible as a business owner for funding up to \$5000 for our business coaching services? Email:- businessadvice@theengine.biz to find out more.

This is a practical, no-fluff tool designed to identify gaps and opportunities. And you don't go it alone—we're right there with you, swimming in the pool, not shouting from the side.

We're not here to judge—we're here to help you course-correct, strengthen what you've built, and continue the course for long-term success. **Ready to find out if your business is fit for the future?**

Let's get you booked in for your Business WOF. 🏡 [Start here](#) and let's get under the hood—together.



Advocacy

One woman's fight for a nation

Advocacy in action: Director for The Engine - Catherine Cooke's relentless drive for change—and for you

At The Engine, we don't just coach from the sidelines—we jump in beside you. And that commitment starts with our Director, Catherine Cooke—a woman whose entire career has been driven by a fierce belief in lifting others up.

Recently, Catherine's advocacy has taken on a very personal dimension. After being diagnosed with an aggressive form of triple-negative breast cancer, she was told that the very drug that could give her the best chance at survival wasn't funded—simply because her cancer was detected “too early.”

Instead of being silenced, Catherine acted. With the same strategic clarity and energy she brings to business, she set out to change the system—not just for herself, but for every other New Zealander who might one day find themselves facing this same brutal truth.

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Her petition to the New Zealand Government quickly gained momentum, drawing nationwide attention to a deeply flawed funding model. Catherine's relentless drive and well-executed strategy ensured that this wasn't just another overlooked plea—it became a movement. Her campaign reached every corner of the country, fuelled by real stories, heartfelt honesty, and a clear call for change. In just weeks, 17,096 people signed the petition, standing behind her cause. This petition was presented to Nancy Lu, National List MP on the 27th June 2025.



The momentum hasn't stopped—over 7,500 impressions and growing are following, interacting, and sharing her advocacy work. This isn't just a campaign; it's a community rallying around the need for a better, fairer system. **And this is who Catherine is—whether she's fighting for equitable access to healthcare or for your business to reach its full potential.**

Our clients see it every day. Catherine and the team at The Engine don't give cookie-cutter advice. They bring bold, strategic thinking paired with hands-on, practical support. **They're not afraid to ask the hard questions, challenge your thinking, or guide you through stormy waters.**

Whatever challenge you're facing in business, you can trust that Catherine and her team will bring the same fire, precision, and deep care to helping you as to the causes she/they champion. They don't back down—they build up.

So when you work with The Engine, you're not just getting a business advisor—you're gaining a determined advocate. Someone who's walked through adversity and come out stronger, someone who knows that when the stakes are high, you need people who won't let you fail. Need a strategic thinker, a relentless problem-solver, and someone who truly cares about your business? **Let's have a conversation that counts.** 🏡 **Start here**



Business has no borders – and neither do we

At The Engine, we believe that great businesses come from all walks of life. Culture, background, language, and belief systems may differ, but the drive to succeed and build something meaningful is universal.

That's why we're proud to say that The Engine is trusted by business owners from every corner of the globe—right here in Aotearoa.

Whether you're a first-generation Kiwi business owner, a migrant entrepreneur navigating local compliance, or a multi-generational family business, we get you. We take the time to understand your values, your aspirations, and the unique challenges you face—not just as a business, but as people.

More than just Business Advice

From our first conversation, you'll see that we're not about ticking boxes or offering generic strategies. We're known for walking alongside you, not over you.

Our Director, Catherine Cooke, and the wider team have helped thousands of businesses thrive—across industries, languages, and cultures. Many clients have said what sets us apart is our genuine care, our deep business knowledge, and the way we tailor our support to suit you—not the other way around.

Our Clients say it best

Our 5+++ client rating is a testament to our results and our relationships. Time and again, business owners tell us they feel heard, understood, and empowered. Whether it's navigating strategy, HR, compliance, financial structure, or growth planning—we bring clarity, confidence, and practical action steps.

We're proud to have supported businesses from Māori, Pasifika, Indian, Chinese, African, Filipino, Middle Eastern, European and South American communities (to name just a few!)—each with their own story and vision. We honour that diversity. In fact, we see it as a strength.

No matter where you're from, you belong here

If you're running a business in New Zealand—no matter your background—and you're looking for a trusted team who can guide you with respect, insight, holistic business experience and action, you've just found your people. Let's build something great together.

👉 [Book your Discovery Call and let's get started.](#)

The Engine welcome feedback - hear what some of our clients have said about us on google.



Case Study: The domino effect of having no agreement



When no agreement means no recovery – Jim's \$450,000 Lesson

At The Engine, we exist to help businesses make smarter decisions—before it's too late.

Jim reached out to us in the middle of last year, referred by one of our existing clients. He was in a serious bind: a client owed him \$450,000, but he had no written agreement, no security interest, and no formal process in place to recover it.

When Jim explained the situation, we knew time was critical. We gave him straightforward advice—contact a lawyer immediately. In fact, we gave him the names of two trusted legal professionals who specialise in debt recovery and commercial disputes. Both lawyers provided Jim with similar legal approaches and pathways to pursue the debt.

But Jim did nothing.

Weeks turned into months. The opportunity to take action slipped away. **Just two weeks ago, Jim came back to us. The company that owed him the \$450,000 had gone into liquidation.** He wanted to know if there was still a chance of recovering the funds.



We reviewed the first Liquidator's report. Unfortunately, it was bleak: four banks and more than 30 secured creditors were listed ahead of him. With no agreement and no registered security, Jim was at the very back of the line—effectively, he had zero chance of recovery.

To make matters worse, Jim had been relying on that \$450,000 to clear his own tax obligations. He had promised the IRD that once he was paid, he could settle outstanding GST, PAYE, and provisional tax. But with no funds recovered, Jim was forced to make the heartbreaking decision to voluntarily liquidate his own business.

The Lesson: Risk can't be ignored

Just like when you approach a financial institution for a loan—where you're asked to provide detailed financials, personal guarantees, and security—you must treat your own business relationships with the same level of diligence.

Jim's case is a sobering reminder: failing to protect yourself in writing and failing to act swiftly can cost you everything. Agreements, contracts, and registered securities aren't just formalities—they are your lifeline if things go wrong.

Our Message to Business Owners

At The Engine, we work with businesses every day to help them avoid stories like Jim's. We're here to guide you, to connect you with the right professionals, and to ensure you build resilience and accountability into your business from the start.

If you're trading without agreements, if you're relying on handshake deals, or you're not sure how secure your cashflow really is—talk to us before it's too late.

👉 [Book a Discovery Call and let's protect what you've built.](#)

Case Study: Payroll fraud



Internal fraud is more common than most business owners realise. In fact, it's often committed by long-term, trusted employees—making it even harder to detect. But the cost of fraud goes well beyond just the financial loss. It damages trust, erodes team morale, distracts leadership, and in many cases, puts the entire business at risk. When left unchecked, it can create a culture where dishonesty festers quietly in the background. That's why having the right systems, checks, and support in place isn't optional—it's essential to protecting your people, your reputation, and your future.

Case Study: The Hidden Cost of Trust - \$260K Payroll Fraud uncovered and resolved

When we first began working with this business as part of our Business Warrant of Fitness Audit, the Director casually mentioned a concern—they had a nagging suspicion that a long-standing employee, Megan, might be overstating her hours. What they didn't realise at the time was that this instinct would uncover something much larger.

The Situation

Megan had been with the company for years. She was seen as reliable and trusted. But over time, without proper oversight or accountability, she began inflating her timesheets—week after week, month after month. No one questioned it. There were no internal checks in place, and trust replaced verification. During our audit, we dug deeper. What emerged was shocking. **Megan wasn't the only one.** She was one of six employees involved in similar behaviour. Over a span of three years, these individuals collectively stole \$260,000 through overstated hours and falsified timesheets.

The Response

Once the extent of the fraud was uncovered, The Engine acted immediately to support the business. We guided the Director through a clear, methodical process to:

- Investigate and document all instances of timesheet fraud
- Engaged the proper HR process & managed a success confidential disciplinary processes
- Successfully recovered 100% of the stolen funds
- Negotiated full and final settlements with all six employees, ensuring their employment was terminated.

Throughout the process, our focus was to preserve the integrity of the business, protect the brand, and implement solutions that would prevent this from ever happening again.

The Outcome

The business has since adopted a robust, cloud-based payroll and timesheet system, with real-time reporting, supervisor approvals, and full transparency. This is backed by a check-and-balance oversight process that makes it virtually impossible for unauthorised changes or inflated claims to go unnoticed.

What began as a hunch saved the company from continued losses, reputational damage, and further internal erosion. And thanks to swift action and support from The Engine, the business is now stronger, more accountable, and future-proofed against internal fraud.

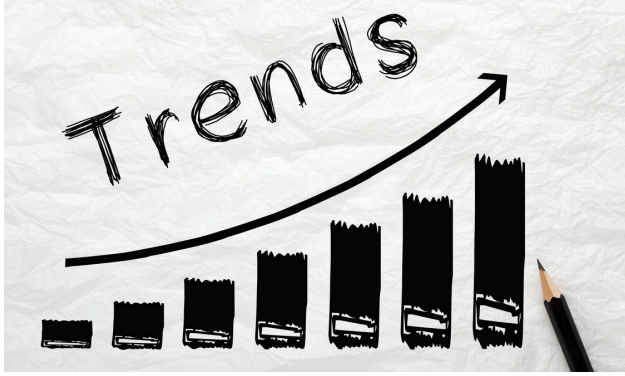
The Lesson

Trust is essential—but so is verification.

At The Engine, we don't just advise—we actively uncover risks, help you fix them, and support you through the tough conversations and decisions that follow.

👉 If you suspect something isn't quite right in your business, don't ignore it.

[Book a Business Warrant of Fitness Audit](#) and let's get clear on what's really happening.



Hot Business Trends for 2025 – & why you need The Engine

The business landscape is shifting fast—and 2025 is shaping up to be a year defined by tech integration, flexible work models, sustainability, and hyper-personalised customer experiences.

For many business owners, keeping up with these trends while still managing day-to-day operations can feel overwhelming. That's where The Engine comes in. We work alongside you, not above you—providing expert leadership, clarity, and action through change.

Here are some of the most critical trends shaping business strategy in 2025/2026:



1. AI and Automation Take Centre Stage

AI isn't just a buzzword—it's a business necessity. From generative AI tools that boost productivity to AI-augmented development and AI TRiSM (Trust, Risk, and Security Management), businesses need a strategy for responsible, integrated use of AI. Done right, it transforms operations, personalises customer experiences, and sharpens your competitive edge.

2. The Evolution of Work

Remote and hybrid work models are now the norm, not the exception. Businesses are embracing augmented workforces, powered by collaborative platforms and AI-driven tools, to increase flexibility, productivity, and staff satisfaction. But it takes the right leadership to embed this change into your culture.

3. Sustainability and purpose-driven business

Customers, employees, and stakeholders expect businesses to operate ethically. From green technologies and circular economies to socially responsible practices, sustainability is no longer optional—it's strategic. Businesses that lead in this space are not only doing good—they're performing better.



4. Customer Experience is Everything

Today's customers expect hyper-personalised experiences, seamless interactions, and to be placed at the centre of your business decisions. Businesses are using intelligent applications, automation, and data insights to deliver this in real-time. Those who don't risk getting left behind.

5. Tech is Driving Business Forward

6. Data, E-Commerce, and Strategic Agility

Why The Engine?

At The Engine, we're not just across these trends—we're helping clients lead through them. With our hands-on, in-the-business approach and top-rated expertise (5+++ client satisfaction), we're the strategic partner you want by your side when you're navigating complexity, change, or scaling up.

If you need experienced leadership to guide your business through this evolution, our Interim CEO service is designed for exactly that. Whether for 3, 6, or 12 months—we embed leadership, accountability, and transformation into your business.

👉 [Discover our Interim CEO service now](#)
Let's lead the future of business—together.



The true cost of getting sick – and why Business Continuity Planning matters

In my recent interview on the ***Where's My Money? podcast*** with Reagan White & sponsored by enable.me, I spoke candidly about something no one ever really plans for: what happens when you get sick.

When I was diagnosed with triple-negative breast cancer, I was told the very drug that could save my life wasn't funded—because I was "too early." That decision came with a price tag of \$85,000++. It was a devastating blow. But even more than the physical and emotional toll, the financial impact hit hard—not just personally, but professionally. As a business owner, you're not just responsible for yourself. You're responsible for your team, your clients, your commitments, and your legacy.

When life throws a curveball is your business ready?

Illness, injury, or an unexpected diagnosis can derail everything. And yet, most business owners are so focused on growth, survival, or scaling that they don't stop to think about the continuity of the business if they were suddenly taken out of the picture. ***But here's the truth: Your business needs a plan. Your business needs insurance. You need both.***

You can find Catherine's Givealittle page [here](#).

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Where's My Money? [Linktree](#)

Business Continuity starts with Planning – and the right cover. It's not enough to have key person insurance.

You also need:

- ✓ Insurance that helps your business survive if you're temporarily or permanently unable to lead
- ✓ Insurance that allows you to access life-saving treatment when the public system falls short
- ✓ A succession or contingency plan so the wheels keep turning, even if you can't

Whether it's through trauma cover, key person insurance, income protection, or business interruption policies—you need a combination of tools to protect what you've built. And just as importantly, you need someone who can help you put it all together in a way that aligns with your unique business and personal situation.

In this powerful episode [here](#) of Where's My Money?, host Reagan White is joined by Catherine Cooke, who shares her journey of battling not just an aggressive form of breast cancer, but a baffling health system too. Treatment is incredibly pricey, and it is something Catherine is having to fund herself. It is raw, emotional, and full of shocking truths about the real cost of survival in New Zealand. As well as that, Shaila Contractor from enable.me drops five practical tips to protect yourself before crisis strikes.

This isn't just about you—it's about everyone you impact

When I became unwell, I had the support of an experienced team at The Engine who knew how to rally, restructure, and protect the business while I focused on getting well. But not everyone has that luxury. Some businesses collapse when the owner becomes sick. Staff lose their jobs. Clients go elsewhere. Families lose financial stability. It doesn't have to be that way.

Now is the time to ask yourself:

- If I got sick tomorrow, what happens to my business?
- How long could it run without me?
- Would I be able to afford the treatment I need?
- Do I have the right people and plans in place?

If you're unsure how to answer any of these questions—it's time to act. Reach out to us [here](#) at The Engine to have a confidential and honest conversation of what you need to mitigate. And if you are looking for financial advice to mitigate your risk - reach out to the team at [enable.me](#)

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New Zealand's Best Holistic Business Advisors & Specialist Provider Community



Client Testimonial



RPC Land Surveyors

As a team of five directors stepping into a new chapter for our business, we knew we didn't just need advice—we needed alignment, structure, and a clear path forward. Working with Catherine and The Engine over the past eight months has given us exactly that. Catherine quickly grasped both the complexity of our industry and the character of our business. Her guidance has helped us move from good intentions to decisive action. With her support, we've revisited our foundations and built frameworks for delivery, communication, and innovation that are already showing results—internally and for our clients.

What's impressed us most is that the work hasn't been limited to strategy sessions and planning documents. It's been practical, grounded, and always forward-looking. We're now more aligned as a leadership team, clearer in our direction, and more deliberate in how we engage our people and clients. That clarity is flowing through to every part of the business. Catherine brings a rare balance of commercial sharpness and genuine care. She challenges when needed, listens deeply, and never loses sight of what sustainable success looks like for the people behind the business.

The Engine hasn't just helped us shape strategy—it's supported a cultural shift. We're better for it, and so are the clients we serve.

Hilton Watson

Director & Branch Manager - Auckland



View The Engine's full library of resources and tips from our Provider network for helpful information on a range of business topics.

[Full Resource Library](#)



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

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