



The Engine Business News

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



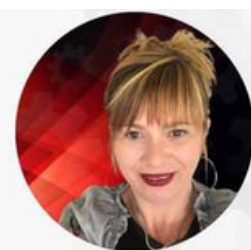
Christine Rankin

Business Advisor - Leadership Expert



Peter Cooke

Business Advisor - CX Expert



Catherine Cooke (nee Sherwood)

Founder and Leading Business Advisor

Strong finish to 2026. Stronger start to 2027.

Navigating the critical months ahead - to not take action will leave your business on the hamster wheel

Last month's newsletter sparked plenty of conversations, calls and action around The Engine's Business Warrant of Fitness – a true pulse check for where your business stands today. But as we move further into 2025, the conversation must shift to what's next.

The critical few months ahead are about more than just ticking boxes. It's about taking a deliberate pause to review your tax position, cashflow, sales pipeline, people, and overall strategy – ensuring you not only finish the 2026 fiscal year with strength, but also create a solid continuum heading into 2027. These reviews may also raise an even bigger question: are you sitting in the right seat? Some business owners realise it's time to transition to a GM or CEO, while others may simply want to step back a little – perhaps taking a break, or even carving out a day or two each week to recharge. With the support of The Engine's experienced interim CEOs, these options are possible without compromising performance.

In recent last quarter planning sessions with our clients, we've worked through cashflow forecasting that has uncovered hidden drains on resources, identified untapped sales opportunities that have quickly converted into new revenue, and designed people strategies that have reignited energy and accountability within teams. We've helped owners build structures where the business no longer depends solely on them – freeing up time and creating resilience. For others, it's been about making the tough but necessary calls around expenses, growth priorities, and 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.

These sessions aren't just theoretical. They're practical, hands-on and forward-looking, giving you both clarity and actionable steps. Whether it's strengthening your financial foundations, sharpening your customer engagement, or putting the right people in the right roles, we sit in the co-pilot seat with you – ensuring you're not navigating turbulence on your own. And with funding options available to support business owners, there has never been a better time to invest in forward planning.

👉 Ready to Plan? Now is the moment to act. Don't wait until the end of the year to discover cracks in your plan or missed opportunities. Secure your planning session with The Engine today and set yourself up for a strong finish to 2026 – and unstoppable momentum into 2027. With co-funding of up to \$5,000 available, there's no better time to take the wheel with us in your co-pilot seat.

👉 [Start here](#) and let's make these critical months count —together.

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Advocacy

Advocacy in Action: Why Trusted Advisors Navigate the Field of Needles

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

Being a trusted business advisor is rarely just about providing guidance or a second opinion. More often than not, it requires stepping into the role of advocate and facilitator, helping business owners navigate what can feel like a field of needles when problems arise. Our job is to protect our clients' interests, challenge assumptions, and push for fair solutions when they're confronted with complex, and sometimes unfair, situations.

Recently, we've been advocating on behalf of a client in what should have been a straightforward insurance claim. The item in question was properly maintained, with certificates provided, and is now damaged beyond repair. Despite this, the insurer has denied the claim. Why? Because the item has a separate trailer. The insurer has taken the position that the presence of the trailer means the item should have been on a separate policy, not listed under contents.

Here's the reality: the item has never been able to be transported by trailer, nor has this ever been the way the client used it. We have made this clear on the client's behalf. Yet, the insurer continues to insist the claim cannot be honoured under the current policy.

This leaves the client in an impossible situation: they've been paying premiums faithfully for years, only to be told – after the fact – that the insurance they thought they had does not apply. As an advisor, I've put the insurer on notice, asking the critical questions:

- **How was the client supposed to know this distinction?**
- **Why has the insurer never taken the time to truly understand the client's business and its specific needs?**

Why wasn't any anomaly identified upfront, before the insurer accepted payment for cover that they now claim doesn't exist?

This is more than a frustrating technicality – **it's a cautionary tale for all business owners.** The difference between being properly covered and facing a costly denial of claim often comes down to one simple step: ensuring that your insurer (or better still, your broker) has taken the time to understand your business thoroughly. A site visit, a deep-dive conversation, or a comprehensive insurance assessment could prevent these gaps from being missed.

In this case, the insurer has failed in their duty of care to identify the right policy from the outset, leaving the client exposed. It highlights a larger issue in the industry: insurance should be about risk protection, not loopholes that only appear when you need to make a claim. This is a classic example of money being taken for cover that doesn't truly exist – because the insurer didn't take the time to know the client, and the client didn't know to ask the right questions.

At The Engine, our role as trusted advisors is to stand in the gap. To challenge, to question, and to advocate. Whether it's with an insurer, a supplier, or even within your own team, we help you cut through the complexity, see what's really happening, and fight for the outcomes you deserve.

The takeaway for business owners? Don't wait until it's too late. Take the time now to review your insurance policies. Ask your broker, or insist your insurer comes on site, to truly understand your operations. It could be the difference between a claim being honoured or denied – and ultimately, between protecting your assets or being left exposed.

Let's have a conversation that counts. 🏡 Start here



SOLE SISTERS

Beyond Business Advice: Building Trust, Growth and Confidence

At The Engine, our work with business owners goes far deeper than numbers, strategies or ticking boxes. Every conversation, every session, is about creating clarity and confidence — not just in business decisions, but also in the personal journey of the owner behind the business.

One of our clients recently shared a review that truly reflects what we strive for: support that is invaluable professionally and personally, and advice that is not only practical but also empathetic. We're proud to share it with you, because it highlights exactly why we do what we do.

Client Testimonial



I've been working with The Engine Ltd for business advice and have found their support invaluable — not just professionally, but personally as well. We've covered everything from brand image and SEO to cashflow and calls to action, and every session has left me feeling more focused, capable, and confident.

What sets The Engine apart is not just their knowledge, but their empathy. Catherine has taken the time to understand both my business and the personal challenges I'm facing, offering guidance that's practical, relevant, and delivered with care. I can't recommend them highly enough if you're looking for advice that truly empowers you and your business.

Barbara Cloonan
Owner



SOLE SISTERS

What makes us most proud is when business owners embrace advice and act on it. For Sole Sisters, a boutique footwear store, this meant taking their strong in-store presence and expanding it online. With a clear strategy for brand image, SEO, cashflow management, and purposeful calls to action, they now have an online transactional presence at www.solesisters.co.nz. This is more than just an e-commerce launch — it's about creating long-term sustainability, visibility, and new opportunities for growth.

Our approach has always been more than a business transaction. It's about building a foundation of trust, meeting clients where they are — professionally and personally — and walking alongside them through the challenges and opportunities that arise. Sometimes that means diving into the detail of sales funnels, and sometimes it means simply listening, understanding, and helping business owners regain focus when life feels overwhelming.

That's what sets The Engine apart. We don't just provide advice — we empower. We celebrate every milestone our clients achieve, knowing that behind every business win is a person who has grown in confidence, clarity and capability.

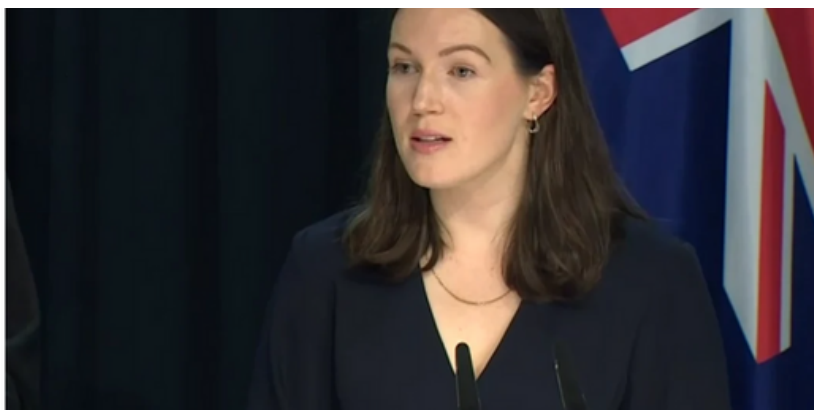
We are so proud of what you have achieved Barb and look forward to the evolving plans you have to grow your business digitally.

If you're looking for advice that not only strengthens your business but also supports you as a business owner, we'd love to be in your corner.

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

The Engine welcome feedback - see more of our reviews [here](#).

Case Study: Building a Culture of Safety in NZ Business



POLITICS

Govt to cut health and safety requirements for smaller businesses

Beyond Paperwork - Health and Safety in NZ Businesses: Compliance Still a Challenge

On 31 March 2025, [RNZ reported in the NZ Herald](#) that the New Zealand government plans to cut health and safety requirements for smaller, low-risk businesses.

While this move aims to reduce regulatory burden, it highlights a deeper, ongoing issue: many businesses are still not even fully compliant with the Health & Safety at Work Act 2015. From our experience as business advisors, the reality is that compliance gaps are widespread, and the culture of safety in some workplaces remains alarmingly weak.

Even before any changes to regulations, we frequently encounter businesses where health and safety is treated as a paper exercise rather than a core operational priority. For example, we have received emails from high-risk operations where employees were smoking outside designated areas on-site, creating avoidable hazards. In other cases, leaders respond to incidents by blaming the individual who had an accident rather than taking ownership of their role in maintaining a safe environment or using the event as a learning opportunity to prevent future incidents. This lack of accountability is one of the most concerning trends we see. Compliance with the Health & Safety at Work Act is not optional, and it goes beyond completing forms or maintaining certificates.

It requires leaders to actively identify risks, implement practical measures, and foster a workplace culture where safety is everyone's responsibility. Without this foundation, even low-risk businesses can experience serious incidents that could have been prevented with proper planning, supervision, and engagement.

Reducing regulatory requirements for smaller businesses is a welcome step in easing unnecessary bureaucracy, but it cannot replace genuine leadership, participation, and ownership of health and safety. The law is clear: employers must ensure the health and safety of their workers and others affected by their business operations. Yet, we see many examples where this principle is ignored — either through inaction, lack of awareness, or poor practices embedded into day-to-day operations.

We also see how reactive approaches fail businesses. Rather than anticipating hazards or reviewing processes regularly, some leaders only address issues after an accident occurs. By that time, the consequences are already felt — in terms of injuries, operational disruption, or legal and financial exposure. A proactive, engaged approach is far more effective, and it is a cornerstone of the guidance we provide to clients. Part of our role as business advisors is to sit alongside owners and leaders to identify gaps, develop practical solutions, and build a culture of accountability. We facilitate processes that make health and safety operational, not just theoretical. This can include training, site assessments, clear policy development, and ongoing mentoring to ensure leaders model safe behaviour and employees are actively engaged in safety practices.

Our Message to Business Owners

👉 [Book a Discovery Call, mitigate risk & preserve your business reputation.](#)

Case Study: Employment Challenges, Protecting Your Business



Navigating Restraint of Trade: A Business Advisor's Perspective

As reported by [Susan Edmunds for RNZ](#) and in the [NZ Herald](#) on 14 August 2025, [Wilson Parking is locked in a multi-million-dollar legal battle with a former employee](#). This case highlights a critical issue for business owners: the complexities of restraint of trade clauses and the importance of protecting legitimate business interests.

As business advisors, we frequently see how nuanced these matters can be. Restraint of trade clauses are not automatically enforceable; their success depends on factors such as reasonableness, scope, duration, and whether the clause protects genuine business interests rather than simply restricting an employee. A poorly drafted clause or one applied without clear justification can lead to costly disputes and reputational risks.

A notable example from Catherine Cooke's (Founder of The Engine Limited) own experience occurred in 2008, when she successfully enforced a restraint of trade against an employee in the Employment Relations Authority. Many considered this an impossible feat, yet contract law is clear: if a breach is proven intentional, you are not just defending your business, but also safeguarding the livelihoods of employees who are abiding by the rules. That case highlighted the importance of clear evidence, careful strategy, and understanding the legal framework to protect both the business and its workforce.

The Wilson Parking case serves as a reminder that employment disputes are rarely straightforward. Even when the law supports a business, each situation requires careful consideration of the facts, potential legal angles, and the impact on reputation. Acting impulsively without guidance can have long-term consequences, which is why we always recommend seeking expert advice before taking action in employment matters.

In addition to legal strategy, business owners must also consider the broader context: how decisions affect employee morale, trust, and operational continuity. A restraint of trade is not just a contractual mechanism; it is a tool that balances protecting business interests with maintaining fairness and transparency. Leaders who navigate this correctly reinforce a culture of accountability and integrity, which ultimately benefits both the business and its people.

In summary, restraint of trade clauses can be a powerful tool to safeguard your business, but they require careful planning, evidence, and professional support. Cases like Wilson Parking — and Catherine's own experience in 2008 — illustrate that success is possible, but only when decisions are informed, strategic, and executed with expert guidance. As advisors, we help clients navigate these complex employment matters to protect their business, their team, and their long-term reputation.

We will be watching this case closely re monetary outcome awarded.

👉 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.



Let's revisit Tall Poppy Syndrome which is alive and well still

When Feedback Fails and Trust is Tested: A
Reflection from Catherine Cooke

In our podcast episode last December 2024 with Christine Rankin & Catherine Cooke on Tall Poppy Syndrome, they explored how standing out or achieving success can make people targets for criticism — cut down simply for rising above the crowd. But alongside this, there's another dynamic that many people struggle with: the inability to receive feedback, the failure to honour their word, and a tendency to revert to narcissistic behaviour when reminded of accountability.

A recent experience reminded Catherine Cooke how fragile trust can be, and how quickly professionalism and humanity can be sidelined when some people see others as a transaction rather than a human being worthy of care and respect. Catherine Cooke, our founder, experienced firsthand the frustration of dealing with someone who, despite previous assurances, spread untrue stories, ghosted communications, and disregarded commitments. It was a stark reminder that empathy, patience, and trust do not guarantee reciprocity — and that in some situations, even those who are meant to support you, or whom you trust implicitly, can fail to act with integrity. And sometimes, the most important lesson is recognising when a relationship is transactional rather than mutual.

This awareness is crucial for protecting your wellbeing, trust, and personal integrity.

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Transactional relationships are defined by self-interest, lack of accountability, and a focus on what the other person can extract from you, rather than a genuine commitment to collaboration, respect, or mutual benefit. Identifying these dynamics allows you to step back — not out of anger or resentment, but out of clarity and self-preservation. Protecting yourself in this way is not a sign of weakness; it is a deliberate choice to maintain your own ethical standards, mental health, and professional credibility.

Recognising transactional behaviour also allows you to set clear boundaries and expectations. You can communicate professionally what is acceptable, and what is not, while holding firm to your own values. This is especially important when dealing with clients, colleagues, or even patients who have placed trust in you — because repeatedly excusing poor behaviour only normalises it and puts you at risk. Sometimes, the most challenging but empowering decision is to walk away from a relationship that erodes your integrity, even when it comes at a personal or business cost.

For those who revert to bad behaviour, it's worth remembering that actions have consequences. Failing to honour commitments, spreading falsehoods, or disregarding the trust of others damages not just your reputation, but also your relationships, credibility, and potential opportunities for collaboration. No matter the power or leverage one may think they hold, repeated patterns of disrespect or dishonesty ultimately limit influence and success. Integrity and accountability are what build lasting respect, not manipulation or deception. Your success, resilience, and humanity are all about the long game: maintaining your integrity, rising above behaviours that try to pull you down, and surrounding yourself with people who value honesty, support, and mutual respect. Standing tall, even in the face of transactional or manipulative behaviour, is how we truly rise above Tall Poppy Syndrome in both business and life.

Re-watch the PODCAST [here](#). We are here to help.

UNLEASH YOUR BUSINESS POTENTIAL WITH



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



Client Testimonial

★★★★★

I walked away from a coaching session with Christine Rankin totally buzzing. I was given so many gold nuggets to action in my business either now, or when I'm ready. I felt heard, seen, and was so impressed with how quickly Christen 'got me', my heart and vision for KC Fit. The session was high quality, stacked with wisdom from experience, it filled me with encouragement of what I've achieved so far - along with a clear idea of where I can take the business. Christine gave honest blunt truth in a kind 'can do' way. I highly recommend booking in.



Kirsten Campbell | Director
KC Fit



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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