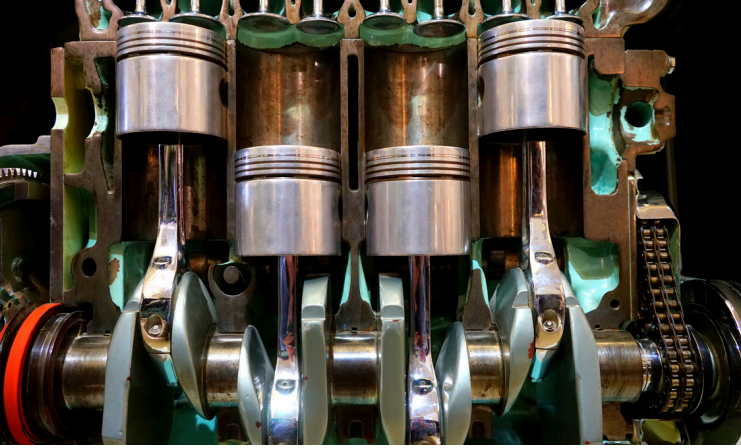




The Engine Business News

Leading Holistic Business Advisors & Specialists
Business Insights Quarter 4 - 10/25



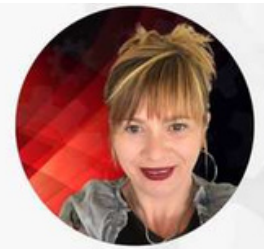
Christine Rankin

Business Advisor - Leadership Expert



Peter Cooke

Business Advisor - CX Expert



Catherine Cooke (nee Sherwood)

Founder and Leading Business Advisor

When the stack of cards falls like dominoes

Every business owner knows the feeling of the long hours, the endless juggling, the constant drive to keep everything upright. You're so deep in the trenches that you barely notice the cracks forming until the stack of cards falls like dominoes. At The Engine, we've seen this scenario play out time and time again. A trusted staff member quietly adds unworked hours to payroll. A manager manipulates expenses. A business leans too heavily on a single client. Each time, the fallout can be devastating; emotionally, financially, and reputationally. **But recovery is possible.**

Over the years, we've helped business owners navigate through these moments — recovering stolen funds, re-establishing financial integrity, and rebuilding trust within their teams. What's most important is doing it without creating PR damage or employment disputes that can compound the pain. It takes precision, experience, and a calm, structured response — all of which we provide at The Engine.

A Lesson from Experience

In 2007, I learned this lesson the hard way. Fifty percent of one of my businesses was stolen by an employee I trusted. I pursued and won a restraint of trade, but the greater victory came in reflection. I had to ask myself where my blind spots were, and how I could prevent this from ever happening again.

A year later, in 2008, I secured the international merchandise rights for Rugby World Cup 2011 - a major milestone for a kiwi company. But even in that moment of success, I knew I needed to plan for life beyond 2011. Without that forward planning, I would've been right back in the same vulnerable position as 2007.

Those years taught me that business isn't just about managing growth; it's about managing risk. Because when something shifts, whether it's a key client, a trusted employee, or even your own role as a working director, you need to know your structure won't collapse.

The Wake-Up Call: GrabOne

The recent GrabOne liquidation has been another wake-up call for many business owners. Dozens of businesses have contacted The Engine in the past week alone, anxious about what could happen if they lost their biggest client or main source of income. The reality is, you don't need to be in trouble for trouble to find you.

Life and business can turn upside down at any moment — and having the right people beside you is as critical as having the right structure in place.

The Business Warrant of Fitness Audit

That's why now is the perfect time to take a closer look under the bonnet of your business. At The Engine, our Business Warrant of Fitness Audit gives you an independent, expert view of how your business is truly performing — beyond the surface-level numbers your accountant reviews. This audit is a practical, hands-on assessment that identifies your business's strengths, weaknesses, and risks. We analyse your people, processes, systems, financial alignment, leadership capability, and future strategy. You'll receive a clear, actionable plan outlining the steps needed to strengthen and future-proof your business. **It's not just a document — it's a roadmap for business resilience. As the year draws to a close, make the last thing you do for your business this year the one that matters most — book your Business Warrant of Fitness Audit. It could be the single most important investment you make before the year ends. Because when the unexpected happens — and it will — you'll want to know your business isn't built on a shaky foundation. Let's make sure your house of cards stands strong.**

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Advocacy

Advocacy in Action

Let's continue from last month's article on Advocacy in Action: Part III: Honouring the Legacy of Strong Women

Beyond a One-Time Gesture

In last month's article, we explored the idea that advocacy is not a one-off event—it's not about standing up once and then stepping back into silence. True advocacy demands commitment, consistency, and credibility.

It's about showing up, even when attention fades. It's about using your voice not just for yourself, but for those who no longer have one. It's about turning lived experience into action that uplifts others.

The recent Woman's Day article on my story was never about publicity—it was about purpose. It shone a light on the quiet resilience so many leaders carry and the strength that often grows in the shadows of adversity.

The Legacy of Strong Women

I come from a lineage of extraordinary, strong wahine—women whose lives were shaped by adversity but illuminated by purpose.

My grandmother managed farms alongside my grandfather, instilling a work ethic that runs deep in our veins. My mother, Phyllis, was up at 4 a.m. every morning, cooking porridge on the coal fire for her seven siblings before school.

Later, she raised eight children single-handedly—working multiple jobs, never complaining, and never leaving home without her clean clothes, styled hair, and trademark pink lipstick. She was a local legend at the Glenfield Football Club, known for her warmth and determination.

Then there's my aunt, who continued to plough and harvest her kumara farm into her 80s—even while battling breast cancer. Her grit is the embodiment of resilience.

And my daughter, Holly—born prematurely at 29 weeks. Her fighting spirit and unwavering positivity are living proof that the legacy of strength continues through generations.

The Thread That Connects Us

Each of these women has shaped me. Their stories remind me that adversity is not a wall—it's a forge. I, too, have faced my share of life's challenges, yet I've learned they do not define me. They refine me. From these women, I learned to turn hardship into drive, fear into focus, and setbacks into strength. That is the essence of advocacy in action—to rise not just for yourself, but for others who need to see that it's possible.

Standing Up for What Matters

This Thursday, 23rd October, I will present my oral submission in Parliament for my petition to fund Keytruda for early-stage Triple Negative Breast Cancer (TNBC)—not just for myself, but for every woman, every family, and every community affected by this diagnosis.

Every year, between 350–450 women in New Zealand are diagnosed with TNBC. It's been over two years since Pharmac recommended Keytruda be funded, and in that time, too many women have died, gone without, or faced financial devastation just to access treatment. We deserve a future where hope is not a privilege—but a promise.

Watch and Support

If you'd like to watch the hearing live, tune in via Parliament's website at

👉 <https://lnkd.in/gFf7wdPR>

Click the white arrow partway down the page.

Livestreaming begins at 3:15pm, and my hearing is scheduled for 3:30pm.

You can also view the Petitions Committee members here:

👉 <https://lnkd.in/gkkySbmW>

Please diarise to tune in, share the links, and add your voice of support.

Turning Adversity into Strength

Together, we can turn this travesty into transformation—honouring every wahine who has fought before us and creating a brighter tomorrow for those yet to come. Through advocacy, we ensure their legacy—and ours—lives on in action, not just in words.

Let's have a conversation that counts where you need advocacy. 👉 **Start here**



Managing Your Reputation: The Cornerstone of Sustainable Success

In business, reputation isn't just what people say about you—it's the foundation on which trust, opportunity, and growth are built.

Managing that reputation takes more than intuition. It takes experience, strategy, and the right guidance to ensure every action and reaction strengthens—not undermines—your position in the market.

At The Engine, we understand that reputation is earned twice: once in what you build, and again in how you respond when things go wrong.

Strategic reputation management starts with foresight

When challenges arise, whether through media scrutiny, employment disputes, or unexpected crises, how a business responds can determine not only how it recovers, but how it evolves.

We've worked alongside business owners and boards to prepare for these moments well before they hit the public eye. Through careful strategic planning, we help leaders understand what to say, when to say it, and most importantly how to say it with integrity and control.

Our support often begins with scenario mapping, preparing potential media responses, and developing communication protocols. We know that when emotions run high, clarity and consistency are your greatest assets. Having pre-drafted media statements and a clear approval process ensures your response is measured, professional, and aligned to your values.

When you need to front up—with Confidence

Sometimes, the best course of action isn't to hide—it's to front up with authenticity.

We've helped clients prepare for and front media interviews with confidence, reframing narratives that could have easily spiralled into reputational damage. We coach leaders on tone, body language, and key messaging to project credibility and empathy under pressure.

Whether you're managing a sensitive employment issue or addressing an operational challenge, your stakeholders—employees, clients, and the public—need to see a leader who's composed, transparent, and proactive.

Resolving conflict: From the Boardroom to the Tribunal

Not every reputational challenge plays out in the media. Some happen quietly—within teams, with clients, or through legal processes.

We've facilitated mediation and dispute resolution within the Employment Relations Authority and the Disputes Tribunal, guiding clients through emotionally charged and complex situations. In each case, our role is to bring structure and calm to the process—ensuring the business's integrity remains intact and relationships, where possible, are repaired.

Often, these cases involve more than legal positioning; they're about preserving your people and brand culture. Our approach is grounded in respect, communication, and sustainable outcomes—not just quick fixes.

On the positive side: Building Reputations Through Growth

Reputation management isn't always about defence—it's equally about positioning your business for credibility and investment. We've partnered with companies to pitch business plans for finance, capital raising, and expansion, crafting narratives that attract investors and inspire confidence. A strong reputation backed by sound governance and strategy doesn't just mitigate risk—it drives opportunity. When a business presents itself with clarity, transparency, and purpose, investors don't just see potential—they see trustworthiness.

Reputation thrives when alignment meets action.

Managing reputation goes far beyond PR—it's a reflection of the culture and accountability within your business. Clients often come to us in moments of uncertainty—but leave with systems of strength, confident leadership teams, and renewed public trust. **Reputation is earned every day. We pride ourselves on our 5++++ status.**

As expert leaders check out feedback on us from other business owners [here](#).

Book your reputation [discovery call](#) and let's get started. At The Engine, we're here to ensure your reputation doesn't just withstand the test—it leads the way.

Case Study:

Financial difficulty or arrogance



BUSINESS / ECONOMY

More companies going into liquidation after increased enforcement by IRD

As reported by RNZ on 5 September 2025,

Company liquidations are up 26 percent year-on-year.

Photo: MARIKA KHABAZI / RNZ

Company liquidations have increased significantly, despite positive lending trends and eased interest rates.

The latest Centrix Credit Indicator for August shows company liquidations are up 26 percent year-on-year, partly due to increased enforcement activity by Inland Revenue.

But chief operating officer Monika Lacey said the jump was nothing to be concerned about. "I think the important context to provide here is that in New Zealand, we have over 700,000 registered businesses, of which 600,000 or nearly 600,000 are active. "So, as an actual number of businesses that are going into liquidation, when you're talking in the hundreds, it is a very small number compared to the overall ecosystem.

What this is telling us

In the last week alone, we've worked with three businesses to issue Statutory Demands. That's three separate cases where debt recovery reached a point of no return. Where communication had either broken down, or worse, was dismissed with arrogance.

One of those cases could have turned out very differently. Without disclosing specifics, in the final stages of negotiation — after several notices of demand — the director of the owing company responded to our client's concerns with a text that essentially said "Best of luck." Those words have been changed slightly, but the sentiment remains the same.

That single moment of flippancy cost that director far more than he may ever realise. He then engaged a lawyer, who to date hasn't disputed the bill — nor has the client. The issue isn't whether the money was owed; it's that poor communication, pride, and avoidance led to additional legal costs, unnecessary stress, and reputational harm.

A Statutory Demand is not a casual notice — it's a serious legal mechanism. Once issued, a company has 15 working days to pay or settle, or 10 working days to apply to have it set aside if there's a genuine dispute. If nothing happens, the law assumes the company is insolvent, and a liquidation application can follow.

That's not a position any business wants to be in. What this tells us is simple. If you're struggling financially, front up early. If you're owed money, act strategically. But whatever you do, don't ignore communication.

What Businesses Should Be Doing

When you're owed money, or when you owe it, how you handle communication determines the outcome. Here's what I've learned from working with countless business owners through tough conversations, cashflow squeezes, and recovery action.

1. If you're owed money (creditor side):

- Make sure your debt is undisputed and clearly documented before issuing a Statutory Demand.
- Use this legal tool strategically — it's not a first step, but it's a powerful final one when all communication has failed.
- Keep your documentation clean. Every email, reminder, and conversation matters if things escalate.

2. If you owe money (debtor side):

- The moment a Statutory Demand arrives, don't ignore it. Mark the date and seek advice immediately.
- If you genuinely can't pay, reach out. It's far better to communicate your situation and propose a plan than to stay silent or be dismissive.
- If you dispute the debt, get professional help — you have a very limited window to respond legally.

3. For all businesses — prevention is everything:

- Talk to your accountant early. They can help you understand cashflow pressure points before it's too late.
- Reach out to experienced business advisors like us at The Engine. We can help you look at the full picture — financial, operational, and relational.
- Work on your communication strategy. Whether it's with creditors, staff, or clients, the way you respond in tough moments defines your reputation.
- Front up early. If you're struggling, say so. Most creditors are open to workable arrangements if you communicate transparently and proactively.

Our Message to Business Owners

When businesses hide behind silence or arrogance, situations escalate — fast. And when they do, the cost isn't just financial. It's emotional, reputational, and relational. We've seen first-hand how a little professional guidance can turn a potential disaster into a recovery story. A statutory demand isn't the end — it's a fork in the road. One path leads to liquidation; the other leads to resolution, if you're willing to face it head-on. If you're a business owed money, we can help you recover it. If you're a business under pressure, we can help you navigate your way back — strategically, calmly, and confidentially.

👉 **Don't wait for things to spiral. Contact us.**



Watch on YouTube theengine.biz

Watch and Learn: Insights from Catherine Cooke

Start by watching Catherine's latest video **above (CLICK ON THE PICTURE)**, where she dives into who we are, services we provide from strategic planning, business optimisation and so much more. Catherine often highlights key areas where business owners often miss opportunities, from cashflow and succession planning to governance and operational efficiency.

Tip: Take notes. Think about where your business is today versus where you want it to be in 12-24 months.

Critical reflection: Your business action steps

It's time for some critical work. Consider these questions as a framework to create your action plan:

1. **Identify gaps:** Where is your business leaving money or opportunities on the table?
2. **Prioritise:** Which areas, if improved, would make the biggest difference to your profitability or growth?
3. **Set clear goals:** What does success look like for your business in 2025-2027?
4. **Action steps:** What are three tangible steps you can take this month to move toward your goals?
5. **Governance and accountability:** Who will support you to ensure these steps happen?

Taking the time to critically assess your business and set measurable actions is how strong businesses stay ahead of the curve.

How The Engine can support you

At The Engine, we're more than advisors; we're partners in your business success. We've helped hundreds of businesses navigate complex challenges, implement action plans, and drive growth. In some cases, you may even be eligible for co-shared funding for our advisory work.

We offer several ways to engage and accelerate your business strategy:

- **Business HealthCheck** – Gain clarity on your business performance and uncover hidden opportunities. Start yours **BUSINESS HEALTHCHECK** [here](#).
- **Don't Leave Money on the Table** – Explore succession and exit strategies to protect and maximise your business value. Watch [here](#).
- **Group Think Tank** – Join other ambitious business owners for coaching, collaboration, and actionable insights. Learn more [here](#).
- **Governance Support for 2026 and beyond** – Ensure your business has the right structure and board oversight to thrive in the coming years. More details [here](#).

Take the Next Step - Strategic planning isn't just a "nice-to-have"—it's essential for survival and growth. Take the time to watch Catherine's video, do the critical thinking exercises, and implement your action steps. Then, partner with The Engine to bring clarity, accountability, and results to your business. Your business future is waiting; don't leave it to chance.

DID YOUR KNOW YOUR BUSINESS MAY BE ELIGIBLE FOR CO-FUNDED SUPPORT FOR OUR ADVICE SERVICES.

CONTACT US HERE.

Is Your Marketing Spend Really Delivering Results?



Partner Spotlight : Easy Social Media

Every Dollar Counts

In today's business climate, every marketing dollar has to work hard. With tight budgets, it's crucial to ensure your marketing is delivering real results. Social media remains one of the most cost-effective ways to reach new customers, build your brand, and grow sales but only if it's approached strategically.

Why Strategy Matters

Posting on social media without a clear plan is like casting a net without knowing where the fish are you might catch something, but it won't be consistent or valuable. A strong strategy ensures every post, story, or campaign has a clear purpose, reaching the right people at the right time.

It also helps businesses understand what content resonates with their audience, when to post, and which channels deliver the best results. This focus means your efforts aren't wasted on people unlikely to engage or convert.

A good strategy allows you to measure what works and adjust quickly, so you can optimise campaigns in real time and ensure every dollar spent contributes to meaningful outcomes. Done properly, social media stops being just another expense and becomes a powerful tool for growth, brand building, and customer engagement.

Smarter Marketing for Better Results

If your marketing spend isn't delivering the outcomes you want, it might be time to take a fresh look at your approach. The right social media strategy does more than just increase visibility. It builds trust, strengthens your brand presence, and drives meaningful engagement that leads to real results.

By focusing on consistent, high-quality content and smart targeting, your business can connect with the right audience, nurture lasting relationships, and turn that engagement into measurable sales. With social media continuing to evolve, having a clear, well-managed strategy ensures your marketing dollars are spent where they make the most impact, helping your business grow sustainably and stay ahead of the competition.

How Easy Social Media Can Help

Easy Social Media is a proudly Kiwi agency that helps businesses make social media simple, effective, and results driven. They specialise in creating tailored strategies that deliver genuine outcomes, from real engagement and brand growth to measurable increases in sales.

Their team manages everything from developing eye-catching posts that capture your brand's personality to running data-informed ad campaigns that reach the right audience. Every piece of content is created with purpose, combining creativity and strategy to help your business stand out online.

What truly sets Easy Social Media apart is their focus on clarity, transparency, and genuine local support. Clients receive clear and easy-to-understand reporting that shows exactly how their investment is performing. With a friendly New Zealand-based team that is always just a phone call or email away, you will never be left guessing or waiting for answers.

Whether you are looking to build brand awareness, grow your audience, or increase sales, Easy Social Media provides the expertise and support to help you achieve real results.

Ready to Make Your Marketing Work Harder?

If you want a smarter, more effective approach to social media, Easy Social Media can help. Their Kiwi-based team creates tailored strategies that deliver real results, from building your brand to driving engagement and sales.

Click [HERE](#) to learn more and explore how they can help your business get the most from your marketing investment.

Case Study: Work/life balance

NZ news | Employment

World's best or fifth-worst? How New Zealand ranks in work-life balance



Emma Ricketts

September 4, 2025 - 4:00am

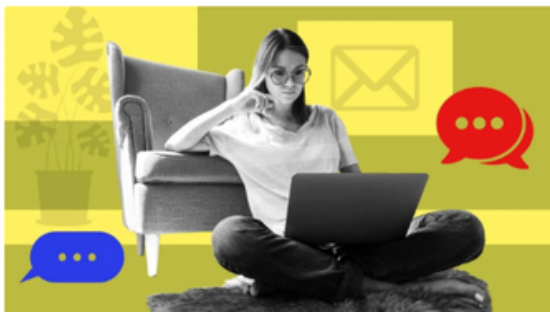
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Just in

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12 mins ago

Frustrated Liam Lawson on points that got away in Formula 1's US Grand Prix
21 mins ago



New Zealand has ranked both the best and the fifth-worst country in the world for work-life balance in recent months.

As reported in Stuff, New Zealand has repeatedly been named the best country in the world for work-life balance.

At least that's according to global HR company Remote. New Zealand topped the list of the organisation's third Global Life-Work Balance Index in June, for the third year running.

However, just one month later, health insurance experts at Compare the Market AU named New Zealand as the fifth-worst developed nation for the same thing.

"The study reveals a paradox: While Kiwis have a high happiness score and generous annual leave... this is severely undermined by two key factors: Long working hours and, most notably, being one of the only developed nations with zero weeks of federally mandated paid paternity leave," a spokesperson said.

So what's going on? Stuff's fact-check reporter **Emma Ricketts** finds out. [FULL ARTICLE IS HERE.](#)

But, as we often emphasise in our work with business leaders and boards, achieving real work-life balance is about more than just policy—it's about culture. Policies set the framework, but culture determines whether employees feel genuinely supported, engaged, and empowered to bring their best selves to work.

At The Engine Limited, we work with business owners and leaders to create this culture. Through our **Culture & Emotional Wellness Training programmes**, we guide leaders to understand the emotional dynamics within their teams, to spot early signs of burnout, and to design workplaces where people can thrive personally and professionally.

👉 If your business needs help to manage work/life balance please email businessadvice@theengine.biz with subject line HR support needed.

Case Study 1: Manufacturing Business – Burnout and Productivity

Problem: A mid-sized manufacturing company noticed rising absenteeism and reduced productivity. Staff reported feeling "constantly behind" and stressed, and managers admitted they were unsure how to support them without impacting production targets.

Solution: We facilitated a series of Culture & Emotional Wellness workshops with leadership. We mapped stress points, helped managers understand the emotional load on staff, and implemented structured check-ins and flexible work arrangements.

Outcome: Within three months, absenteeism dropped by 25%, staff reported feeling more supported, and productivity increased by 15%. Leaders gained the confidence to maintain high output while genuinely supporting staff well-being.

Case Study 2: Professional Services Firm – Engagement and Retention

Problem: A professional services firm was struggling to retain talented employees. High turnover was creating workflow disruptions, and staff surveys highlighted dissatisfaction with workplace culture, despite competitive salaries and benefits.

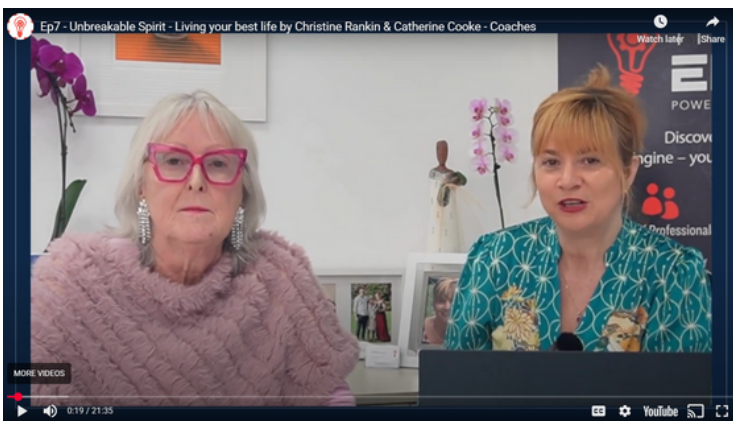
Solution: We worked with the partners to embed emotional wellness into their leadership approach. Through guided discussions, leaders identified gaps in communication, recognition, and workload management. Training focused on empathy, stress management, and open communication.

Outcome: Six months later, turnover had reduced by 40%, employee engagement scores improved significantly, and the firm established a peer support programme to sustain the cultural changes.

Why Leaders and Boards must act

These case studies highlight a crucial lesson: work-life balance is not just a policy—it's an intentional cultural practice. Boards and leaders play a critical role in shaping that culture. Employees notice whether policies are genuinely applied or simply lip service. They respond to how leaders manage stress, recognise effort, and prioritise wellness. At The Engine, we partner with organisations to create cultures that genuinely prioritise emotional wellness and work-life balance. Our training programmes provide practical tools, real-world examples, and ongoing support so leaders can embed these principles sustainably. New Zealand's ranking in work-life balance is impressive, but to maintain and enhance it in your organisation requires leadership commitment, cultural insight, & deliberate action. By fostering a culture that supports both well-being and performance, businesses can thrive, retain top talent, & create workplaces where people are motivated, engaged, and fulfilled.

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Let's revisit, *Living your best life*

Reflections from Catherine Cooke & Christine Rankin earlier this year

Catherine Cooke and Christine Rankin on their podcast ***Unbreakable Spirit*** explored a topic that resonates with all of us: living your best life.

 **Welcome to Unbreakable Spirit** — the podcast that celebrates courage, connection, and the unshakable belief that every day is a gift. ❤️

This episode was recorded before Catherine was diagnosed with cancer — and listening to it now brings a powerful sense of perspective. What was once a conversation about chasing dreams and living your best life has become a deeply poignant reminder that everything can change in a single moment. It's a call to live boldly, love deeply, and never take your time — or your health — for granted.

In this heartfelt and empowering episode, hosts Catherine and Christine open up about how to discover what truly fulfils you, push past fear and self-doubt, and design a life that reflects your purpose and passion. Their warmth, honesty, and laughter make it feel like you're right there in the room — part of a conversation that's both uplifting and real.

Why This Episode Hits Different Now:

When this episode was first recorded, it was about motivation and mindset. Now, it carries even more meaning — a living reflection of what it means to live with intention before life forces you to. It's a reminder that joy is a choice, gratitude is a practice, and that every dream is worth pursuing — not "someday," but today.

Catherine's journey since her diagnosis is a testament to everything this podcast stands for: that even in the face of the unimaginable, the human spirit can remain unbreakable. Listening to her words before she knew what was coming gives us a glimpse of her strength, resilience, and the authenticity that continues to inspire so many.

🌟 **What You'll Learn in This Episode:**

 **Discover What Lights You Up:** Learn to recognise the passions and pursuits that fill your heart and bring meaning to your life — because purpose is what turns existence into living.

 **Overcome Self-Doubt:** Explore strategies to silence your inner critic and replace hesitation with action. Growth starts when you stop waiting for permission to shine.

 **Build Supportive Connections:** Catherine and Christine share how surrounding yourself with people who inspire, encourage, and celebrate you can change the trajectory of your life.

 **Set Achievable Goals:** Learn how to translate your dreams into tangible, step-by-step actions — and why celebrating every small win matters.

 **Prioritise Self-Care:** True resilience begins with self-compassion. Discover why tending to your emotional and physical wellbeing is the cornerstone of living with energy and balance.

 **Embrace Growth:** Life isn't always predictable, but it's always offering us lessons. Learn how to transform challenges into opportunities for deeper growth, gratitude, and strength.

Re-watch this PODCAST [HERE](#).

Catherine is using her diagnosis to project her moral compass more to help women (and men), their families & communities across New Zealand.



Watch the above recording from the Breakfast Show [HERE](#). We are here to help.

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

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