



**THE
ENGINE™**
POWERING BUSINESS RESULTS

Our coaching programmes are registered with the Regional Business Partners Programme. Inquire re co-funded business support for your business with our building management capability & coaching programmes.

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VIDEO**

Think Tank & Succession Exit Strategy Group Coaching

If you're a business owner constantly buried in day-to-day operations with no time to think strategically, you're not alone — and it's exactly why we built our group coaching programmes at The Engine. In this video, we break down two programmes designed to deliver maximum impact with minimal time away from your business

Contact us to find out more.

**Email: businessadvice@theengine.biz - Subject Business Coaching
You may be eligible for co-funded support.**



The Engine Business News

Leading Holistic Business Advisors & Specialists
Business Insights Quarter 3 - 09/26



VULNERABILITY CAN BE PROFESSIONAL DEVELOPMENT

There can be a tendency in business to present only the polished version.

The successful deal. The growth story. The award. The promotion. The photograph where everybody is smiling.

But some of our greatest leadership lessons come from the chapters we would never have chosen.

During my keynote I shared the reality behind mine, including the decisions, financial consequences, advocacy and sheer determination required when business and life collided.

Not for sympathy. For awareness.

If one business owner leaves a room and reviews their insurance, or in this case the Advisors at this event for mySolutions took my story to their clients because of something they heard, that matters.

If one director starts succession planning, that matters.

If one leader thinks differently about supporting an employee experiencing serious illness, that matters.

If somebody understands why personal and business financial resilience are interconnected, that matters.

And if another person facing adversity realises there can still be purpose, leadership and impact on the other side of it — that matters too. Lived experience becomes powerful when we turn it into learning for somebody else.

[Explore Keynote Speaking & RISE at The Engine](#)

New Zealand's Advocacy Consultant

Built through **Adversity**.

Driven by **Advocacy**.

Designed for **Impact**.

Catherine Cooke has spent a lifetime turning adversity into action,

leadership into impact, and lived experience into powerful advocacy

creating real-world change for thousands of Kiwis and immigrants. In

2024, while receiving three life-saving blood transfusions from her

hospital bed, she grew a national petition to 17,096 signatures, sparked

national headlines, and became a finalist for the 2025 New Zealand

Herald Hero of the Year.

Work with Catherine

WHEN LIVED EXPERIENCE BECOMES LEADERSHIP

Keynote Speaking That Creates Awareness, Conversation & Action

Recently I had the privilege of delivering a keynote to business leaders at the [mySolutions](#) Business Leaders Conference at the Radisson Hotel in Auckland. Thank you to [Audacious Magazine](#) for your complimentary past issue for each attendee.

I was originally invited to speak for around 45 minutes. And while I've spoken publicly many times throughout my career, this keynote was different and went for an hour and 15 mins.

Because this wasn't simply about business theory, governance or leadership. It was about lived experience and what happens when we are prepared to use the difficult chapters of our lives to help develop others.

I spoke about business.
I spoke about leadership.
I spoke about risk.

But I also spoke about cancer, financial vulnerability, insurance, banking, advocacy, resilience and what happens when the carefully constructed world you thought was secure suddenly isn't. Because sometimes the greatest professional development doesn't come from another textbook, framework or PowerPoint presentation. Sometimes it comes from hearing what actually happened to someone who lived it.

THE CONVERSATIONS WE DON'T EXPECT TO HAVE

Most business owners understand commercial risk. We insure buildings. We insure vehicles. We protect equipment. We build cashflow forecasts. We develop succession plans.

But how many business owners seriously consider:
***What happens to my business if something happens to me?
That became very real for me.***

A diagnosis of aggressive triple negative breast cancer didn't arrive politely around my business commitments. It didn't care about meetings, cashflow, employees, mortgages or economic conditions. Then came another reality. A medicine I needed as part of the internationally recognised treatment pathway wasn't publicly funded for my early-stage cancer in New Zealand.

Finding approximately \$120,000+ for treatment became my problem. That experience fundamentally changed the way I think about risk. And it is one of the reasons I share it.



Which Decision Should You Make First?

When several issues need attention, the temptation is to tackle whichever one is making the most noise.

That might be the customer who called this morning, the employee who needs an answer or the task with the nearest deadline. Those things matter. But the loudest issue is not always the one having the greatest effect on your business.

Before the final quarter begins, look at the decisions sitting on your list and ask which one is creating problems elsewhere.

Perhaps you keep hiring because the team is stretched, but nobody has reviewed how work moves through the business. Perhaps sales are growing, yet cash remains tight because jobs are taking longer and costing more than expected. Perhaps your managers are capable, but they still need your approval because nobody has agreed what they can decide for themselves.

Each of these looks like a separate problem. In each case, one decision may be holding several others back.

A useful way to find it is to ask:

If we resolved this issue, what else would become easier?

Then consider the opposite:

If we leave it alone until January, what becomes harder?

The answers can help you distinguish between something that is merely urgent and something that needs your leadership.

You don't have to fix the whole business before the end of the year. Choose one decision that will make a meaningful difference. Give it the time, information and attention it deserves. Then make sure somebody owns the next step.

A clearer final quarter begins with knowing where to focus.

Many businesses engage The Engine Limited at this time of the year to do a Business Warrant of Fitness on their business. Our Business Warrant of Fitness (BWOF) audit will identify blind spots & deliver action plans.

If you want to be in a different place bringing in experts will help you get there faster and with sustainability.

👉 **Learn more [here](#).**

Businesses may also be eligible for co-funded advisory support of up to \$5,000 to work with us. At The Engine, we don't deal in assumptions.

We deal in clarity, structure, and execution. Because when your business starts slipping, the time to act is not later. It is now.

What needs to change in your business before the year ends?

September has a way of making time feel suddenly shorter.

At the beginning of the year, there was room to say, "We'll deal with that later." Now, later is here. The pricing review still hasn't happened. A role that no longer works has not been addressed. The owner is still approving decisions that someone else should be able to make.

Most business owners know which conversation they've been avoiding. They can usually name it before I finish asking the question.

The delay is understandable. Important decisions rarely arrive at a convenient time. There are customers to look after, staff who need support and another urgent issue waiting by lunchtime. Putting the difficult thing off can feel like the sensible choice for one more week.

But the decision does not stand still while you wait.

A price that no longer covers your costs affects every new job you accept. An unclear role creates confusion for the whole team. A process that depends on the owner becomes harder to change as the business grows.

So, before filling the final quarter with more activity, take an hour to ask:

What decision have we discussed more than once without making?

What is the cost of waiting another three months?

What information do we actually need to move forward?

Who needs to be part of the conversation?

What is the first step we can take this week?

You may discover that the decision itself is straightforward. The harder part is having the conversation, accepting what the numbers show or making time to follow through.

You do not need every answer today. You do need to decide what happens next.

At The Engine, we help business owners step back, examine the whole picture and work through decisions that are difficult to make from inside the day-to-day business. If there's an issue you've carried from quarter to quarter, let's talk about it before it follows you into another year.

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A 90-Day Plan Your Team Can Actually Use

Most businesses have a plan for the year.

Somewhere there is a document with goals, forecasts and a list of things everyone agreed were important. But as the year gets busier, the plan can become less useful. New problems arrive. People get pulled in different directions. By September, the team may be working hard without being clear on what matters most between now and December.

This is a good time to make the plan smaller.

You do not need to rewrite your entire strategy. You need to decide what your business can realistically achieve in the next 90 days, and what you are prepared to put aside to make room for it.

Start with the outcome

Ask your leadership team: ***What would make us feel that the next three months were well spent?***

The answer might be improving cash collection, finishing a delayed system change, making a key hire or getting a new manager confident in their role. Be specific. "Improve operations" is difficult to act on. "Reduce the number of jobs waiting for owner approval" gives everyone something they can work towards.

Choose fewer priorities

If everything is a priority, your team has no way to make trade-offs when the week gets busy.

Choose two or three outcomes that matter most. For each one, agree what success would look like by the end of the 90 days. Then look at the work already underway. Is there anything you need to pause, finish or hand over so your team has the capacity to follow through?

This is often the uncomfortable part of planning. It is easy to add a new priority. It takes discipline to make space for it. Give each priority an owner

A priority shared by everyone can quickly become a priority owned by no one.

Name the person responsible for keeping it moving. That person does not have to complete every task themselves. They do need the authority to coordinate the work, raise problems early and report on progress.

Agree on the first action, who will take it and when it is due. A clear first step is more useful than a long list of intentions.

Check progress while there is still time to change course

Put a short review in the calendar every fortnight. Ask what has moved, what is stuck and what decision is needed.

This is not another meeting to fill the diary. It is a chance to catch an issue in October rather than discover it in December. If a priority is no longer the right one, say so and adjust the plan. The purpose is to help the business make better decisions as circumstances change.

A useful 90-day plan should be simple enough that your team can explain it without opening a presentation. Everyone should know what matters, who owns it and what happens next.

At The Engine, we help business owners turn big goals and persistent problems into a practical plan their people can act on. If your team is busy but progress feels difficult to see, an independent conversation may help you find the focus you need.

Let's talk: businessadvice@theengine.biz

THE ENGINE / BUSINESS PLANNING

Your 90-day check

Choose three priorities. Give each one an owner and a next step.

PRIORITY	OWNER	FIRST STEP	REVIEW DATE
1			
2			
3			

A useful plan is one your team can act on.

CASE STUDY | FROM OVERWHELMED TO 90-DAY FOCUS

A growing business came to us with plenty of ambition but too many priorities. The owner was carrying most of the decisions, managers were busy reacting to daily issues and everyone was working hard, but the team wasn't always pulling in the same direction.

We stripped the next 90 days back to what would genuinely move the business forward: three business priorities, clear ownership, measurable outcomes and weekly accountability. Bigger projects were broken into achievable actions with named owners and deadlines.

The change wasn't about adding more work. It was about creating clarity and focus around the work that mattered most. Managers knew what they owned, the owner could step back from chasing everything, and progress became visible.

The lesson: A strategy nobody can execute is just a document. Give your team 90 days, with clear agreed priorities and diarise accountability sessions/reporting — then let them deliver.



Can Your Business Deliver What It's Selling?

A full pipeline is usually good news.

New enquiries are coming in. Quotes are being accepted. The team is busy. From the outside, the business appears to be moving in the right direction.

But before pushing for more sales in the final quarter, there is another question worth asking:

Can we deliver the work we are already promising?

When demand increases, pressure tends to show up between the sale and the finished job. A handover misses an important detail. Nobody has confirmed who is responsible for the next step. A customer expects delivery on a date the operations team has never agreed to. The owner steps in to resolve it, and the business keeps moving.

Do that often enough and the owner becomes the system.

The cost is not always obvious in a sales report. It appears in rework, rushed purchases, overtime, delayed invoices, disappointed customers and people who finish each week exhausted despite doing their best.

Follow one job from start to finish

Choose a recent piece of work and trace its journey through the business. Start with the first customer conversation and finish with payment.

Ask the people involved:

What was promised to the customer?

Was that information passed on clearly?

Did everyone know who owned each stage?

Where did work wait for an answer or approval?

Did the final cost match what we expected when we quoted?

You may find that the team needs more capacity. You may also find that the capacity you already have is being consumed by unclear handovers and avoidable corrections.

Bring sales and delivery into the same conversation

A salesperson should understand what the team can realistically deliver. The people doing the work should know what the customer was told. If those conversations happen only after a problem appears, you will keep relying on someone to rescue the situation.

A short, regular review of upcoming work can make a difference. Look at what has been sold, what is likely to be sold, the resources required and any commitments that need to be checked before they are made.

This gives your team a chance to raise a concern early, while there is still time to act.

Make the next busy period easier

Every business has pressure points. The aim is to see them clearly enough to make better decisions about the work you accept, the promises you make and the support your team needs.

Before the year ends, ask: If our sales increased next month, where would the strain show up first?

If you already know the answer, that is a useful place to start.

At The Engine, we look across the business, from sales and customer expectations through to people, processes and financial results. If winning more work is making the business harder to run, let's find out where the pressure is coming from.

Underpromise and overdeliver

Always deliver on your word



The Buck Stops With the Director

Part 3

Knowing when it's time to change the people around the table

In Parts One and Two of this series, we've talked about director accountability, using professional advisers and the difference between delegating expertise and abdicating responsibility. But there is another conversation we regularly have with businesses, trusts and organisations:

What happens when your governance needs to grow up too?

Organisations evolve. What began around someone's kitchen table becomes an established charity. A founder-led business develops a management team. A small company becomes a significant employer. A community organisation receives substantial funding and suddenly carries considerably greater reporting, financial and stakeholder responsibilities.

Yet sometimes the governance structure looks almost exactly as it did at the beginning. Same people. Same conversations. Same ways of making decisions.

The organisation grew. The governance didn't.

"But They've Been Here From the Beginning"

We hear this often.

And that history matters.

Founding directors and trustees can carry extraordinary institutional knowledge. They remember why decisions were made, relationships that were built, crises survived and the original purpose behind the organisation.

That deserves respect.

But longevity around a governance table isn't, by itself, a governance competency.

Sometimes the skills required to establish an organisation aren't the same skills required to govern its next stage. The organisation may now need stronger financial oversight, commercial capability, legal knowledge, risk management, fundraising, technology, people leadership, lived experience, sector expertise or stakeholder engagement.

That doesn't diminish what somebody contributed. It recognises what the organisation now requires.

RETIRING DOESN'T ERASE YOUR LEGACY

This can be particularly difficult with retiring trustees and founding directors. People can understandably feel enormous ownership of something they've spent years, sometimes decades, building. Stepping away can feel personal.

But succession should never be treated as rejection. Good succession is evidence that what you built became strong enough to continue without you.

The question shouldn't be:

"How do we keep everyone who has always been here?"

It should be:

"What does this organisation need around its governance table for the next three to five years?"

Then build the board accordingly. And where a retiring trustee carries valuable knowledge, capture it. Document history. Transfer relationships. Create a considered handover. Recognise their contribution. Keep appropriate connections where they add value.

Honour the legacy without making the organisation dependent upon it.

A BOARD SEAT ISN'T A LIFETIME APPOINTMENT

This is another issue we encounter. Someone joined because they were available. Someone knew the founder. Someone represented a particular stakeholder at the time. Someone filled a vacancy ten years ago. And nobody has ever revisited why they're still there.

Strong governance requires boards to periodically look at themselves with the same scrutiny they apply to management.

Do we have the right skills?

Are there gaps?

Are directors actively contributing?

Are people prepared for meetings?

Do we have genuine diversity of thought?

Can directors respectfully challenge one another?

Do we understand our obligations?

And perhaps the uncomfortable question:

If we were recruiting this board from scratch today, would we appoint exactly the same people? If the answer is no, that deserves a conversation.

FOUNDERS NEED TO CHANGE HATS TOO

One of the hardest transitions can be moving from founder to governor. The person who built the organisation knows everything. Every customer. Every supplier. Every donor. Every operational detail. Then a CEO or manager is appointed, but the founder continues making operational decisions. Suddenly employees have two bosses. Management has responsibility without authority.

The board becomes involved in day-to-day matters. And nobody is quite sure where governance ends and management begins. Appointing management isn't transitioning to governance if the board refuses to let management manage. Good governance sets direction, establishes appropriate delegations, oversees performance and risk, asks intelligent questions and holds management accountable.

At The Engine, we work with businesses, boards and organisations through these transitions — establishing governance structures, clarifying roles, developing board capability, identifying skills gaps, facilitating difficult conversations and helping create succession that protects both relationships and the organisation.

Because eventually every director, trustee, chair and founder leaves. The real measure of governance isn't whether the organisation needed you while you were there. It's whether you helped build something capable of thriving after you're gone.

Let's have some fireside business chats



The person behind the title

Around the fire this month, I want to talk about something we don't always acknowledge in business.

The person sitting in the CEO's chair is still a person when they go home. And sometimes what happens at home walks straight back into the boardroom the following morning.

A cancer diagnosis doesn't wait for your business plan. Grief doesn't check your diary. Financial pressure doesn't disappear because you're leading a team. Relationship difficulties, family challenges, health issues and fear don't magically stay outside the office door because your title says CEO, Director or Business Owner.

I know this because I've lived the collision between business and life. More than three decades of business leadership, governance and entrepreneurship have taught me an enormous amount. But so have business loss, serious illness, financial adversity, advocacy and rebuilding. And some of those lessons could never have been taught in a boardroom.

THAT'S WHY I DON'T DO "MOTIVATIONAL SPEAKING"

I'm not interested in walking onto a stage, telling people to "think positively" and leaving them with a handful of inspirational quotes.

Life is more complicated than that. Business is too.

I believe lived experience has enormous value when we're prepared to turn it into learning for others. A leadership audience might need to talk about resilience and making decisions when everything feels uncertain. A business owner might need to confront risk, insurance, succession and what happens to the company if suddenly they aren't there. A governance audience might need to think differently about responsibility and courage.

A health audience may need to hear what the system looks like from the other side of the table. And sometimes a team simply needs reminding: You don't know everything the person sitting beside you is carrying.

WHAT COULD YOUR AUDIENCE RISE FROM?

That's the question I ask.

Not:

"What do you want me to speak about?"

But:

"What do you want people to think, feel, discuss or do differently after I leave?"

Because the best keynote shouldn't simply be delivered to an audience. It should start conversations within one.

That's where awareness begins. And awareness can change behaviour.

Through The Engine's RISE, I speak about resilience, leadership, governance, advocacy, risk, vulnerability and navigating the moments none of us saw coming.

The stories are real.

The business lessons are practical.

The conversations can be uncomfortable.

But sometimes uncomfortable conversations are exactly the ones we need to have.

So, my fireside question this month is:

WHAT CONVERSATION DOES YOUR AUDIENCE NEED TO HAVE?

If you're planning a conference, leadership event, board session or team development day, perhaps don't look only for somebody who can fill 45 minutes.

Look for someone who can start a conversation that continues after everyone has left the room.

Sometimes we don't get to choose what happens to us.

We do get to choose what we do with what we've learned.

RISE — Respect, Integrity, Strength. Empowerment.

Do you actually know what your people are doing?

We walk into businesses where the owner is exhausted and frustrated. "I don't know what everyone does all day." They're paying good salaries, everyone appears busy, but deadlines slip, productivity is low and too much still lands back on the owner's desk. Meanwhile, ask the employees and you'll often hear another story: "I'm not really sure what's expected of me."

That's the disconnect. People have job descriptions that haven't been looked at for years — if they exist at all. Responsibilities overlap, nobody is quite sure who owns what, KPIs aren't measurable and meetings talk about activity rather than outcomes. Being busy isn't the same as being productive.

Then frustration becomes contagious. The owner thinks the team doesn't care. The team feels micromanaged or underappreciated. Good employees disengage because poor performance isn't addressed, while managers spend their days firefighting rather than leading. Eventually everyone is working hard — but not necessarily on the things that move the business forward.

The answer isn't another motivational morning tea. Create clarity. Every person should understand why their role exists, what they own, what good performance looks like, how it is measured and how their work contributes to the wider business. Give managers the capability and authority to manage, then establish regular accountability so the owner doesn't need to hover over everybody to know what's happening.

Around the fire this month, ask yourself: If I asked every employee to write down their five most important responsibilities — would their answers match mine? If you're not confident they would, you may not have a people problem at all.

You may have a clarity and management problem.

Reach out to businessadvice@theengine.biz for a confidential chat.



You don't have to do business alone

Aug 28, 2026 | Newsletter

Hire the Best Person for the Job - Then Manage Them by the Laws of the Land Your culture matters. But New Zealand Employment Law Applies. There is a conversation we are having increasingly often with business owners, and it starts well before somebody receives...

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The business didn't have a sales problem. It had a leadership problem

Jul 31, 2026 | Newsletter

Standing Up. Speaking Up. Delivering Change. This month I had the privilege of standing on the steps of Parliament, not as a politician, but as an ordinary New Zealander determined to create extraordinary change. Over the past 18 months my advocacy for equitable...

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Focus on continuity, not just exit

Jun 30, 2026 | Newsletter

The biggest risk to your business is the one you don't see - "What am I missing?" Why trust without verification can cost your business everything One of the questions I have been asked countless times over the past thirteen years is this: "How could someone with..."

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Change Starts with You

Sep 22, 2025 | Newsletter

Change starts with YOU: Why business owners must commit to True Transformation Every business owner we meet has, at some point, said the words "I want things to change." Maybe it's about growing sales, building a stronger team, creating more balance, or adapting to...

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Strong finish to 2026. Stronger start to 2027.

Aug 18, 2025 | Newsletter

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...

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Is your business really fit for the road ahead?

Jul 18, 2025 | Newsletter

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...

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What's my endgame? The one question business owners often forget to ask when starting out

Jun 18, 2025 | Newsletter

What's my endgame? The one question business owners often forget to ask when starting out When you start a business, it's usually about the idea, the opportunity, or simply the urgency of needing to make a living. You jump in, energised by possibility, fuelled by...

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Structure. Clarity. A Solid Plan... and Someone to hold you to it.

May 14, 2025 | Newsletter

Structure. Clarity. A Solid Plan... and Someone to hold you to it. In business, drifting is dangerous. Without a clear structure, focused direction, and someone to challenge the status quo, even the most promising ventures can lose momentum. As seasoned business...

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This Was Meant to Reach You: Turning Motion into Momentum

Jan 16, 2025 | Newsletter

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...

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