



**RUAPEHU DISTRICT COUNCIL**  
**MONTHLY REPORT**  
November 2017

**Prepared for**

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**Date**

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## MARKETPLACE

Retail merchants within your local area in the following storetypes:

Accommodation	Hardware/Homeware
Apparel	Majors (includes Appliance, Dept Stores, Furniture/Flooring)
Bars/Cafes/Restaurants	Other Retail
Food Retailing	Takeaways
Fuel	

## DATA SOURCE

The report is calculated based on a combined BNZ and Paymark dataset. The first step in creating this dataset is to join the BNZ and Paymark datasets to create estimated card spending. Where a merchant is on the Paymark network we use this Paymark figure as final card spending (Paymark includes 100% of card transactions at merchants on the Paymark network, which is approximately 70 - 75% of all merchants in the country). Where a merchant is not on Paymark we estimate its card spending based on the relationship between BNZ and Paymark at merchants on the Paymark network in the area. For example of Merchant A is on Paymark, and BNZ cardholders account for 20% of spending at Merchant A then we assume that BNZ cardholders also accounted for 20% of spending at Merchant B, which is not on Paymark. We therefore up-scale the BNZ cardholder spending at Merchant B by a factor of five to calculate its total card spending. This scaling is conducted on a month and city/ district level to ensure any differences over time, and around the country are accounted for.

### **SMALL PRINT**

#### Privacy

No personal or household data is shown or can be derived, thereby maintaining the privacy of end customers.

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## Breakdown of SPENDING Activity - By Retail Category - November 2017

Data on this page is sourced from Paymark and BNZ MarketView

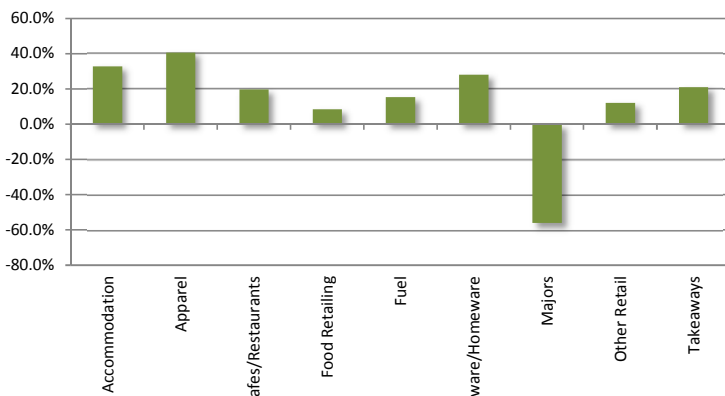
### 1.1 VALUE OF SPENDING at merchants based in Ruapehu District

					<i>Total NZ</i>	
	November	Distribution	Last 12 months	Distribution	November	Last 12 months
Accommodation	\$1.7 m	14.4%	\$24.4 m	16.0%	\$173.6 m	\$2.0 b
Apparel	\$0.3 m	2.3%	\$2.5 m	1.6%	\$225.8 m	\$2.6 b
Bars/Cafes/Restaurants	\$1.0 m	8.9%	\$15.2 m	10.0%	\$456.3 m	\$5.3 b
Food Retailing	\$3.6 m	31.5%	\$45.4 m	29.8%	\$1,586.8 m	\$18.6 b
Fuel	\$2.4 m	20.9%	\$30.1 m	19.8%	\$625.6 m	\$6.9 b
Hardware/Homeware	\$0.5 m	4.7%	\$5.0 m	3.3%	\$306.5 m	\$3.1 b
Majors	\$0.0 m	0.4%	\$1.1 m	0.7%	\$544.0 m	\$6.0 b
Other Retail	\$1.6 m	14.2%	\$24.7 m	16.2%	\$1,032.6 m	\$11.7 b
Takeaways	\$0.3 m	2.8%	\$4.0 m	2.7%	\$231.4 m	\$2.7 b
<b>TOTAL</b>	<b>\$11.6 m</b>	<b>100.0%</b>	<b>\$152.3 m</b>	<b>100.0%</b>	<b>\$5.2 b</b>	<b>\$58.8 b</b>

### 1.2 - PERCENTAGE CHANGE over the same time periods last year

	November	Distribution	Last 12 months	Distribution	November	Last 12 months
Accommodation	32.7%	1.9%	2.9%	-0.9%	5.9%	5.5%
Apparel	40.4%	0.4%	10.4%	0.0%	2.5%	-0.7%
Bars/Cafes/Restaurants	19.5%	0.3%	18.8%	0.8%	9.0%	8.2%
Food Retailing	8.3%	-2.1%	6.3%	-0.7%	4.0%	4.2%
Fuel	15.2%	0.0%	12.4%	0.6%	13.6%	10.8%
Hardware/Homeware	28.0%	0.5%	6.3%	-0.1%	11.2%	3.4%
Majors	-56.0%	-0.7%	-9.0%	-0.1%	0.0%	-1.8%
Other Retail	12.0%	-0.4%	9.6%	0.1%	5.5%	1.6%
Takeaways	20.8%	0.1%	17.9%	0.2%	11.5%	10.1%
<b>TOTAL</b>	<b>15.4%</b>		<b>8.8%</b>		<b>6.1%</b>	<b>4.1%</b>

#### 1.2.1 Change in Spending over same month last year



#### Top three categories

- 1 Apparel
- 2 Accommodation
- 3 Hardware/Homeware

#### Lowest three categories

- 7 Other Retail
- 8 Food Retailing
- 9 Majors

\* Majors includes merchants within the Appliances, Departments Stores and Furniture/Flooring Categories

# Breakdown of TRANSACTION Activity - By Retail Category - November 2017

Data on this page is sourced from Paymark and BNZ MarketView

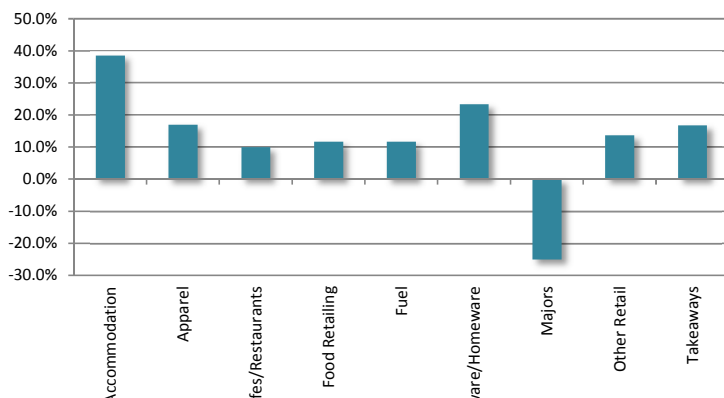
## 1.3 VOLUME OF TRANSACTIONS at merchants based in Ruapehu District

					<i>Total NZ</i>	
	November	Distribution	Last 12 months	Distribution	November	Last 12 months
Accommodation	0.013 m	4.8%	0.205 m	5.8%	1.42 m	16.52 m
Apparel	0.003 m	1.1%	0.036 m	1.0%	2.69 m	31.23 m
Bars/Cafes/Restaurants	0.045 m	16.4%	0.632 m	17.9%	18.13 m	208.46 m
Food Retailing	0.095 m	34.6%	1.183 m	33.5%	42.33 m	484.53 m
Fuel	0.063 m	22.9%	0.780 m	22.1%	14.00 m	157.52 m
Hardware/Homeware	0.006 m	2.4%	0.060 m	1.7%	3.27 m	33.64 m
Majors	0.000 m	0.1%	0.005 m	0.1%	6.40 m	70.76 m
Other Retail	0.030 m	10.9%	0.400 m	11.3%	16.03 m	182.34 m
Takeaways	0.019 m	6.8%	0.235 m	6.6%	15.05 m	171.41 m
<b>TOTAL</b>	<b>0.274 m</b>	<b>100.0%</b>	<b>3.535 m</b>	<b>100.0%</b>	<b>119.33 m</b>	<b>1,356.42 m</b>

## 1.4 - PERCENTAGE CHANGE over the same time periods last year

	November	Distribution	Last 12 months	Distribution	November	Last 12 months
Accommodation	38.5%	0.9%	0.1%	-0.5%	8.5%	6.1%
Apparel	16.9%	0.0%	8.7%	0.0%	4.7%	-1.8%
Bars/Cafes/Restaurants	9.9%	-0.5%	9.4%	0.1%	8.9%	7.3%
Food Retailing	11.6%	-0.5%	6.3%	-0.8%	5.5%	4.4%
Fuel	11.6%	-0.3%	9.5%	0.1%	8.4%	6.8%
Hardware/Homeware	23.3%	0.2%	6.4%	0.0%	12.2%	5.9%
Majors	-25.1%	-0.1%	-50.4%	-0.2%	2.8%	-1.5%
Other Retail	13.6%	0.0%	16.5%	0.7%	5.9%	3.0%
Takeaways	16.7%	0.2%	18.0%	0.5%	8.9%	7.6%
<b>TOTAL</b>	<b>13.2%</b>		<b>8.8%</b>		<b>6.9%</b>	<b>4.9%</b>

### 1.4.1 Change in Spending over same month last year



#### Top three categories

- 1 Accommodation
- 2 Hardware/Homeware
- 3 Apparel

#### Lowest three categories

- 7 Fuel
- 8 Bars/Cafes/Restaurants
- 9 Majors

\* Majors includes merchants within the Appliances, Departments Stores and Furniture/Flooring Categories

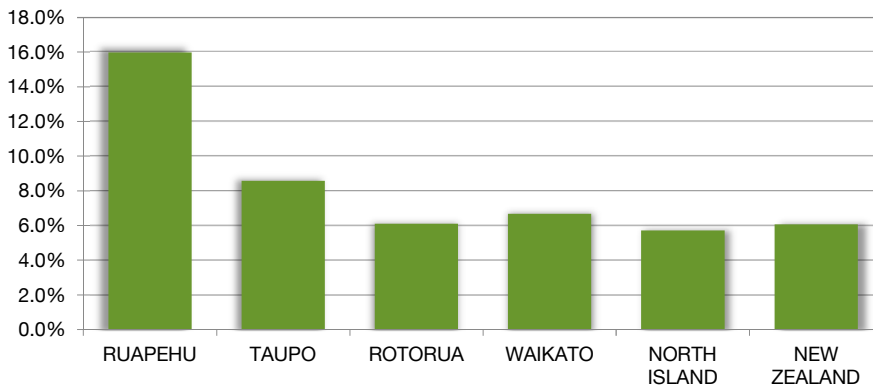
## Breakdown by NEIGHBOURS - By Retail Category - November 2017

Data on this page is sourced from Paymark and BNZ MarketView

### 1.6 SPENDING & TRANSACTIONS, and CHANGE from same period last year - THIS MONTH

	<u>RUAPEHU</u>		<u>TAUPO</u>		<u>ROTORUA</u>		<u>WAIKATO</u>		<u>NORTH ISLAND</u>		<u>NEW ZEALAND</u>	
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%
		change		change		change		change		change		change
Accommodation	\$1.7 m	32.7%	\$5.7 m	13.8%	\$6.2 m	11.1%	\$5.7 m	6.7%	\$108.4 m	5.9%	\$173.5 m	5.9%
Apparel	\$0.3 m	40.4%	\$1.9 m	-2.1%	\$1.9 m	-1.5%	\$12.7 m	4.2%	\$175.7 m	2.8%	\$225.6 m	2.6%
Bars/Cafes/Restaurants	\$1.0 m	19.5%	\$5.1 m	11.4%	\$6.2 m	13.8%	\$23.8 m	12.7%	\$343.1 m	8.7%	\$456.3 m	9.0%
Food Retailing	\$3.6 m	8.3%	\$15.3 m	5.5%	\$25.7 m	4.0%	\$106.5 m	4.2%	\$1188.1 m	3.6%	\$1586.6 m	4.0%
Fuel	\$2.4 m	15.2%	\$7.7 m	17.6%	\$11.1 m	12.1%	\$49.3 m	11.1%	\$461.7 m	11.9%	\$625.6 m	13.6%
Hardware/Homeware	\$0.5 m	28.0%	\$3.6 m	15.0%	\$5.1 m	10.3%	\$20.7 m	15.7%	\$231.8 m	11.4%	\$306.4 m	11.2%
Majors	\$0.0 m	-56.0%	\$4.6 m	4.4%	\$8.4 m	-6.7%	\$36.6 m	-2.1%	\$408.7 m	-0.3%	\$543.6 m	-0.1%
Other Retail	\$1.6 m	12.0%	\$9.9 m	5.1%	\$17.2 m	6.3%	\$63.6 m	7.8%	\$780.3 m	5.5%	\$1027.5 m	5.4%
Takeaways	\$0.3 m	20.9%	\$2.2 m	9.2%	\$4.3 m	10.5%	\$17.2 m	12.5%	\$185.6 m	11.3%	\$231.4 m	11.5%
Tourist Activities	\$0.2 m	55.3%	\$1.3 m	7.7%	\$5.5 m	8.7%	\$2.9 m	-1.8%	\$18.9 m	5.9%	\$32.8 m	9.4%
<b>TOTAL</b>	<b>\$11.8 m</b>	<b>16.0%</b>	<b>\$57.2 m</b>	<b>8.6%</b>	<b>\$91.6 m</b>	<b>6.1%</b>	<b>\$338.9 m</b>	<b>6.7%</b>	<b>\$3,902.2 m</b>	<b>5.7%</b>	<b>\$5,209.4 m</b>	<b>6.1%</b>

### 1.5.1 Percentage change in spending - Ruapehu vs Neighbouring Areas



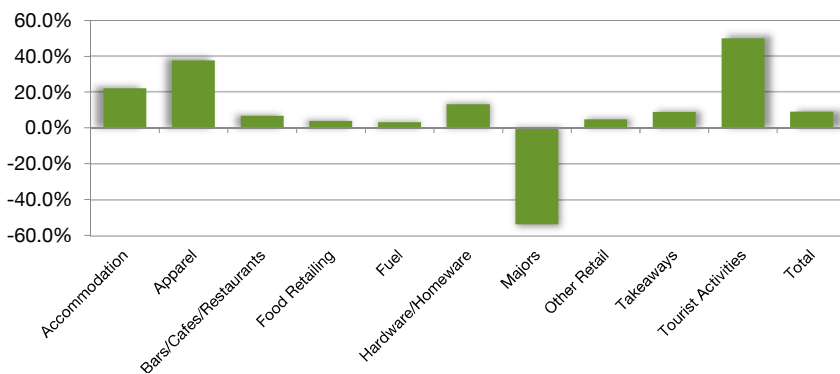
#### Top three districts

- 1 RUAPEHU
- 2 TAUPO
- 3 WAIKATO

#### Lowest three districts

- 4 ROTORUA
- 5 NEW ZEALAND
- 6 NORTH ISLAND

### 1.5.2 Ruapehu vs Neighbours RTO Average, by category



#### Top three categories

- 1 Tourist Activities
- 2 Apparel
- 3 Accommodation

#### Lowest three categories

- 8 Food Retailing
- 9 Fuel
- 10 Majors

## Breakdown by ORIGIN - By Retail Category - November 2017

Data on this page is sourced from Paymark and BNZ MarketView

### 1.6 SPENDING & TRANSACTIONS, and CHANGE from same period last year - THIS MONTH

ORIGIN	LOCAL		REST OF NZ		INTERNATIONAL		LOCAL		REST OF NZ		INTERNATIONAL	
	\$	%	\$	%	\$	%	#	%	#	%	#	%
		change		change		change		change		change		change
Accommodation	\$0.08 m	103.9%	\$0.78 m	19.3%	\$0.80 m	43.3%	1,469	67.3%	5,079	12.1%	6,729	60.9%
Apparel	\$0.14 m	28.4%	\$0.11 m	59.3%	\$0.01 m	53.4%	1,772	1.0%	1,198	50.7%	66	40.4%
Bars/Cafes/Restaurants	\$0.34 m	27.3%	\$0.54 m	13.1%	\$0.15 m	28.3%	15,606	15.9%	25,501	3.9%	3,731	34.4%
Food Retailing	\$2.49 m	9.1%	\$1.07 m	5.7%	\$0.09 m	20.1%	64,349	10.1%	28,387	14.6%	1,998	21.7%
Fuel	\$1.15 m	19.6%	\$1.09 m	10.2%	\$0.18 m	19.8%	30,280	13.2%	29,048	9.7%	3,443	14.0%
Hardware/Homeware	\$0.34 m	27.3%	\$0.20 m	29.2%	\$0.00 m	23.7%	4,115	23.4%	2,312	22.7%	32	77.8%
Majors	\$0.03 m	-50.6%	\$0.02 m	-61.7%	\$0.00 m	-78.2%	219	-5.6%	131	-43.8%	2	-66.7%
Other Retail	\$1.01 m	3.0%	\$0.55 m	27.9%	\$0.08 m	51.0%	18,081	12.6%	10,847	13.1%	882	53.4%
Takeaways	\$0.16 m	14.1%	\$0.15 m	27.7%	\$0.01 m	36.4%	8,823	11.3%	9,168	21.8%	626	27.5%
Tourist Activities	\$0.00 m	-83.6%	\$0.17 m	67.9%	\$0.07 m	105.8%	709	-36.5%	1,243	17.5%	428	76.1%
<b>TOTAL</b>	<b>\$5.75 m</b>	<b>12.0%</b>	<b>\$4.67 m</b>	<b>15.5%</b>	<b>\$1.39 m</b>	<b>38.5%</b>	<b>0.1 m</b>	<b>11.9%</b>	<b>0.1 m</b>	<b>11.3%</b>	<b>0.0 m</b>	<b>38.0%</b>

### 1.7 SPENDING & TRANSACTIONS, and CHANGE from same period last year - 12 MONTH TOTAL

ORIGIN	LOCAL		REST OF NZ		INTERNATIONAL		LOCAL		REST OF NZ		INTERNATIONAL	
	\$	%	\$	%	\$	%	#	%	#	%	#	%
		change		change		change		change		change		change
Accommodation	\$0.77 m	-15.9%	\$16.78 m	5.8%	\$6.85 m	-1.2%	17,406	-17.6%	140,826	0.9%	47,154	5.9%
Apparel	\$1.38 m	7.4%	\$1.02 m	17.8%	\$0.05 m	-25.5%	21,494	4.8%	13,560	16.3%	565	-10.2%
Bars/Cafes/Restaurants	\$4.11 m	17.3%	\$9.76 m	16.3%	\$1.29 m	48.2%	191,234	13.0%	409,224	6.1%	32,011	37.9%
Food Retailing	\$28.69 m	2.7%	\$15.72 m	12.7%	\$0.93 m	22.3%	727,211	3.2%	435,369	11.1%	20,585	23.5%
Fuel	\$12.55 m	12.1%	\$15.95 m	11.6%	\$1.60 m	25.9%	334,321	10.1%	414,049	8.3%	31,649	21.0%
Hardware/Homeware	\$2.99 m	-4.7%	\$1.95 m	29.0%	\$0.04 m	10.9%	36,135	0.6%	22,974	16.4%	428	30.1%
Majors	\$0.70 m	-8.1%	\$0.35 m	-8.4%	\$0.01 m	-50.7%	2,670	-49.4%	1,859	-51.3%	15	-81.5%
Other Retail	\$12.67 m	4.6%	\$11.18 m	14.2%	\$0.86 m	31.9%	209,557	16.2%	180,722	16.1%	9,524	30.3%
Takeaways	\$1.82 m	23.6%	\$2.13 m	12.9%	\$0.10 m	30.0%	103,293	28.1%	125,373	10.1%	5,890	35.1%
Tourist Activities	\$0.43 m	19.0%	\$18.52 m	11.3%	\$1.17 m	9.6%	26,929	23.3%	278,476	16.9%	9,282	28.7%
<b>TOTAL</b>	<b>\$66.10 m</b>	<b>5.5%</b>	<b>\$93.37 m</b>	<b>11.7%</b>	<b>\$12.91 m</b>	<b>9.7%</b>	<b>1.7 m</b>	<b>8.3%</b>	<b>2.0 m</b>	<b>9.8%</b>	<b>0.2 m</b>	<b>20.4%</b>