



**RUAPEHU DISTRICT COUNCIL**  
**MONTHLY REPORT**  
February 2019

**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 - February 2019

Data on this page is sourced from Paymark and BNZ MarketView

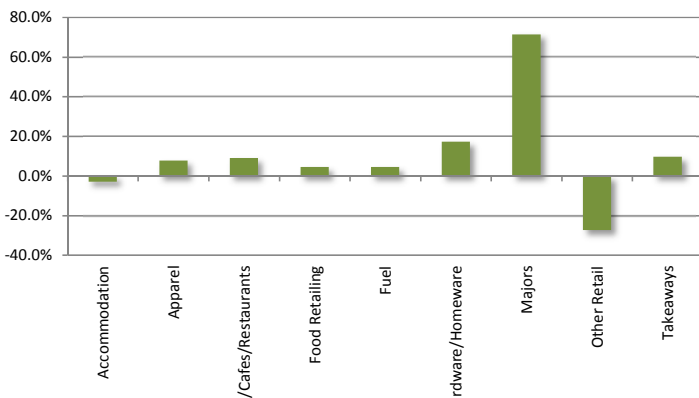
## 1.1 VALUE OF SPENDING at merchants based in Ruapehu District

					<i>Total NZ</i>	
	February	Distribution	Last 12 months	Distribution	February	Last 12 months
Accommodation	\$2.8 m	21.3%	\$31.6 m	18.3%	\$187.2 m	\$2.0 b
Apparel	\$0.2 m	1.2%	\$2.3 m	1.4%	\$174.1 m	\$2.5 b
Bars/Cafes/Restaurants	\$1.1 m	8.3%	\$15.9 m	9.2%	\$478.8 m	\$5.8 b
Food Retailing	\$3.6 m	27.3%	\$48.7 m	28.2%	\$1,540.7 m	\$19.3 b
Fuel	\$2.8 m	21.0%	\$35.6 m	20.6%	\$628.4 m	\$7.9 b
Hardware/Homeware	\$0.5 m	3.8%	\$6.6 m	3.8%	\$258.8 m	\$3.4 b
Majors	\$0.1 m	1.1%	\$1.3 m	0.8%	\$402.6 m	\$6.1 b
Other Retail	\$1.8 m	13.4%	\$25.9 m	15.0%	\$983.3 m	\$12.4 b
Takeaways	\$0.3 m	2.6%	\$4.8 m	2.8%	\$233.1 m	\$3.0 b
<b>TOTAL</b>	<b>\$13.3 m</b>	<b>100.0%</b>	<b>\$172.8 m</b>	<b>100.0%</b>	<b>\$4.9 b</b>	<b>\$62.4 b</b>

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

	February	Distribution	Last 12 months	Distribution	February	Last 12 months
Accommodation	-2.9%	-0.3%	19.4%	1.5%	-3.8%	-1.3%
Apparel	7.7%	0.1%	-4.4%	-0.2%	0.3%	-2.5%
Bars/Cafes/Restaurants	9.1%	0.8%	3.1%	-0.6%	5.5%	5.4%
Food Retailing	4.4%	1.6%	6.0%	-0.9%	4.0%	2.3%
Fuel	4.6%	1.2%	14.9%	1.0%	4.5%	11.9%
Hardware/Homeware	17.2%	0.6%	27.5%	0.5%	8.3%	6.2%
Majors	71.3%	0.5%	17.0%	0.0%	-4.3%	1.2%
Other Retail	-27.4%	-4.8%	-0.4%	-1.5%	3.6%	2.8%
Takeaways	9.7%	0.3%	14.7%	0.1%	8.9%	8.6%
<b>TOTAL</b>	<b>-1.6%</b>		<b>9.5%</b>		<b>3.4%</b>	<b>3.9%</b>

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



#### Top three categories

- 1 Majors
- 2 Hardware/Homeware
- 3 Takeaways

#### Lowest three categories

- 7 Food Retailing
- 8 Accommodation
- 9 Other Retail

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

# Breakdown of TRANSACTION Activity - By Retail Category - February 2019

Data on this page is sourced from Paymark and BNZ MarketView

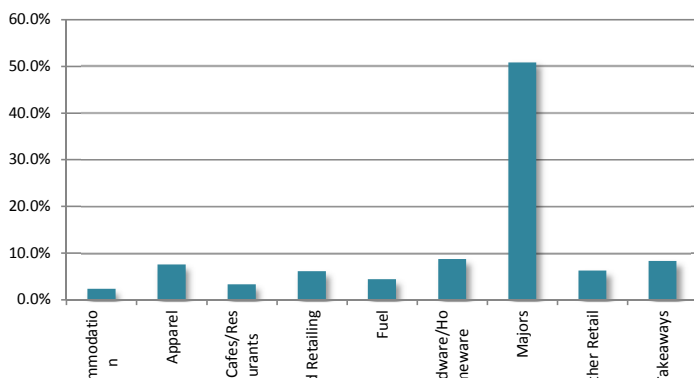
## 1.3 VOLUME OF TRANSACTIONS at merchants based in Ruapehu District

					<i>Total NZ</i>	
	February	Distribution	Last 12 months	Distribution	February	Last 12 months
Accommodation	0.024 m	8.4%	0.313 m	7.9%	1.57 m	17.27 m
Apparel	0.003 m	0.9%	0.035 m	0.9%	2.19 m	30.73 m
Bars/Cafes/Restaurants	0.048 m	16.5%	0.691 m	17.5%	18.14 m	225.30 m
Food Retailing	0.092 m	31.8%	1.271 m	32.1%	41.63 m	512.28 m
Fuel	0.068 m	23.5%	0.874 m	22.1%	13.59 m	168.19 m
Hardware/Homeware	0.006 m	1.9%	0.072 m	1.8%	2.82 m	36.00 m
Majors	0.000 m	0.2%	0.005 m	0.1%	4.72 m	70.85 m
Other Retail	0.029 m	10.1%	0.428 m	10.8%	15.23 m	194.19 m
Takeaways	0.020 m	6.8%	0.269 m	6.8%	14.57 m	184.85 m
<b>TOTAL</b>	<b>0.290 m</b>	<b>100.0%</b>	<b>3.958 m</b>	<b>100.0%</b>	<b>114.46 m</b>	<b>1,439.65 m</b>

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

	February	Distribution	Last 12 months	Distribution	February	Last 12 months
Accommodation	2.3%	-0.2%	38.4%	1.7%	1.7%	3.0%
Apparel	7.6%	0.0%	-2.4%	-0.1%	2.0%	-2.2%
Bars/Cafes/Restaurants	3.3%	-0.3%	6.8%	-0.4%	5.2%	4.4%
Food Retailing	6.1%	0.3%	6.0%	-1.0%	4.7%	3.3%
Fuel	4.4%	-0.2%	9.9%	0.1%	3.3%	4.8%
Hardware/Homeware	8.7%	0.1%	15.6%	0.1%	6.5%	5.0%
Majors	50.8%	0.0%	6.2%	0.0%	-5.7%	-0.7%
Other Retail	6.2%	0.1%	5.5%	-0.4%	3.5%	2.7%
Takeaways	8.3%	0.2%	11.4%	0.1%	5.6%	4.7%
<b>TOTAL</b>	<b>5.2%</b>		<b>9.4%</b>		<b>4.0%</b>	<b>3.5%</b>

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



#### Top three categories

- 1 Majors
- 2 Hardware/Homeware
- 3 Takeaways

#### Lowest three categories

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

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

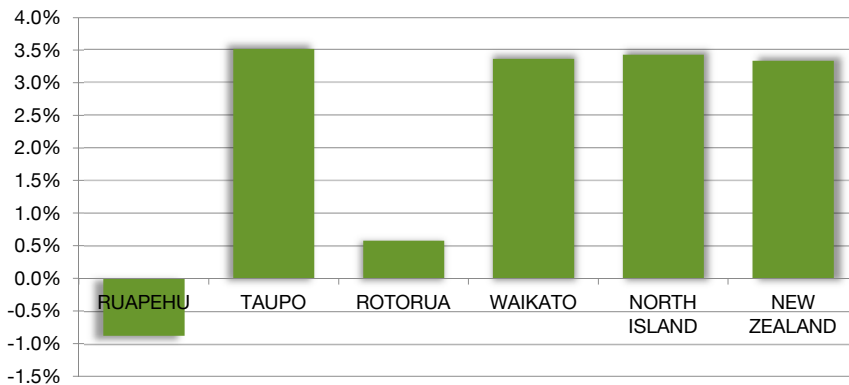
## Breakdown by NEIGHBOURS - By Retail Category - February 2019

Data on this page is sourced from Paymark and BNZ MarketView

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

	RUAPEHU		TAUPO		ROTORUA		WAIKATO		NORTH ISLAND		NEW ZEALAND	
	\$	% change	\$	% change	\$	% change	\$	% change	\$	% change	\$	% change
Accommodation	\$2.8 m	-3.0%	\$6.6 m	-0.1%	\$5.9 m	-10.7%	\$5.8 m	-3.5%	\$109.9 m	-5.1%	\$187.1 m	-3.9%
Apparel	\$0.2 m	7.7%	\$1.7 m	-1.5%	\$1.5 m	-1.9%	\$8.8 m	-1.9%	\$133.8 m	0.9%	\$173.7 m	0.2%
Bars/Cafes/Restaurants	\$1.1 m	9.1%	\$5.9 m	3.2%	\$6.5 m	0.5%	\$24.3 m	3.5%	\$351.9 m	4.8%	\$478.8 m	5.5%
Food Retailing	\$3.6 m	4.4%	\$16.0 m	6.6%	\$25.0 m	2.9%	\$102.6 m	4.5%	\$1148.3 m	3.8%	\$1540.4 m	4.0%
Fuel	\$2.8 m	4.6%	\$8.5 m	3.9%	\$11.3 m	2.2%	\$51.0 m	6.8%	\$466.1 m	5.2%	\$628.4 m	4.5%
Hardware/Homeware	\$0.5 m	17.2%	\$3.0 m	1.5%	\$4.6 m	16.0%	\$17.0 m	5.2%	\$199.5 m	9.0%	\$258.6 m	8.3%
Majors	\$0.1 m	71.3%	\$3.5 m	1.8%	\$6.3 m	-4.5%	\$26.0 m	-8.4%	\$301.7 m	-4.0%	\$402.3 m	-4.3%
Other Retail	\$1.8 m	-27.4%	\$9.7 m	2.2%	\$16.5 m	3.5%	\$59.7 m	4.5%	\$740.6 m	4.0%	\$980.2 m	3.7%
Takeaways	\$0.3 m	9.8%	\$2.4 m	8.0%	\$4.4 m	8.0%	\$17.0 m	8.2%	\$184.6 m	8.3%	\$233.1 m	8.9%
Tourist Activities	\$0.5 m	24.1%	\$1.8 m	3.6%	\$6.0 m	-13.7%	\$2.8 m	-4.8%	\$21.1 m	-7.6%	\$39.4 m	-3.9%
<b>TOTAL</b>	<b>\$13.7 m</b>	<b>-0.9%</b>	<b>\$59.0 m</b>	<b>3.5%</b>	<b>\$87.9 m</b>	<b>0.6%</b>	<b>\$315.1 m</b>	<b>3.4%</b>	<b>\$3,657.4 m</b>	<b>3.4%</b>	<b>\$4,922.1 m</b>	<b>3.3%</b>

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



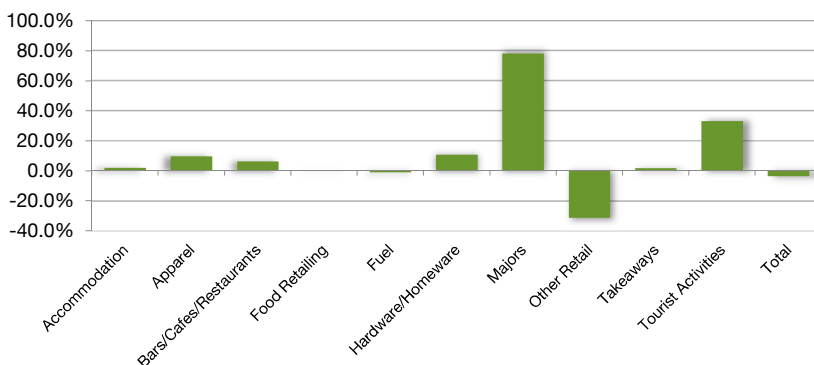
#### Top three districts

- 1 TAUPO
- 2 NORTH ISLAND
- 3 WAIKATO

#### Lowest three districts

- 4 NEW ZEALAND
- 5 ROTORUA
- 6 RUAPEHU

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



#### Top three categories

- 1 Majors
- 2 Tourist Activities
- 3 Hardware/Homeware

#### Lowest three categories

- 8 Food Retailing
- 9 Fuel
- 10 Other Retail

## Breakdown by ORIGIN - By Retail Category - February 2019

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	\$0.11 m	-14.5%	\$1.29 m	-4.4%	\$1.43 m	-0.5%	2,395	-2.3%	10,094	0.2%	11,768	5.2%
Apparel	\$0.10 m	14.2%	\$0.05 m	3.9%	\$0.00 m	-49.1%	1,713	13.9%	779	-3.5%	64	-3.0%
Bars/Cafes/Restaurants	\$0.36 m	12.1%	\$0.56 m	3.6%	\$0.18 m	23.3%	18,048	10.6%	24,921	-5.0%	4,948	29.0%
Food Retailing	\$2.61 m	9.8%	\$0.87 m	-10.7%	\$0.14 m	21.6%	65,664	12.6%	23,118	-10.2%	3,424	21.1%
Fuel	\$1.34 m	15.5%	\$1.19 m	-6.3%	\$0.26 m	9.0%	31,964	7.4%	30,907	0.1%	5,268	14.1%
Hardware/Homeware	\$0.40 m	25.0%	\$0.11 m	-3.9%	\$0.00 m	-18.3%	3,956	19.8%	1,511	-12.2%	45	-2.2%
Majors	\$0.13 m	294.8%	\$0.01 m	-80.7%	\$0.00 m	173.2%	382	94.9%	87	-26.3%	4	300.0%
Other Retail	\$1.17 m	-29.9%	\$0.51 m	-25.5%	\$0.09 m	3.7%	18,731	5.8%	9,140	3.4%	1,357	39.6%
Takeaways	\$0.18 m	18.5%	\$0.15 m	0.2%	\$0.01 m	24.1%	9,636	17.4%	9,124	-2.0%	982	38.3%
Tourist Activities	\$0.03 m	286.1%	\$0.32 m	25.5%	\$0.12 m	5.0%	42	-89.9%	1,130	-45.5%	470	11.4%
<b>TOTAL</b>	<b>\$6.42 m</b>	<b>2.7%</b>	<b>\$5.07 m</b>	<b>-6.9%</b>	<b>\$2.24 m</b>	<b>3.8%</b>	<b>0.2 m</b>	<b>10.4%</b>	<b>0.1 m</b>	<b>-4.3%</b>	<b>0.0 m</b>	<b>14.8%</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	\$1.21 m	32.0%	\$20.88 m	19.6%	\$9.54 m	17.8%	29,560	48.1%	204,561	39.5%	79,305	32.5%
Apparel	\$1.50 m	6.4%	\$0.78 m	-21.3%	\$0.07 m	25.2%	23,203	6.2%	10,818	-17.9%	741	25.8%
Bars/Cafes/Restaurants	\$4.69 m	11.1%	\$9.95 m	1.0%	\$1.26 m	-6.7%	225,307	13.4%	430,053	3.9%	36,041	4.2%
Food Retailing	\$32.98 m	12.1%	\$14.64 m	-6.0%	\$1.11 m	14.0%	822,557	10.8%	422,783	-2.9%	25,931	18.9%
Fuel	\$15.60 m	19.2%	\$17.95 m	11.1%	\$2.00 m	18.3%	387,134	12.0%	447,670	7.6%	38,715	18.2%
Hardware/Homeware	\$4.39 m	36.9%	\$2.17 m	11.6%	\$0.05 m	48.9%	47,987	26.7%	23,185	-2.1%	529	23.6%
Majors	\$0.94 m	32.8%	\$0.35 m	-10.9%	\$0.01 m	10.0%	3,221	18.3%	1,538	-12.5%	16	14.3%
Other Retail	\$13.75 m	-0.2%	\$11.04 m	-2.7%	\$1.12 m	23.2%	239,545	10.5%	175,825	-1.9%	12,810	28.9%
Takeaways	\$2.21 m	15.6%	\$2.46 m	13.4%	\$0.13 m	24.3%	120,862	12.2%	140,011	10.0%	7,805	27.9%
Tourist Activities	\$0.41 m	-7.8%	\$22.35 m	20.0%	\$1.45 m	12.7%	13,857	-45.3%	303,525	9.1%	10,411	7.6%
<b>TOTAL</b>	<b>\$77.69 m</b>	<b>12.4%</b>	<b>#####</b>	<b>8.5%</b>	<b>\$16.74 m</b>	<b>15.3%</b>	<b>1.9 m</b>	<b>11.3%</b>	<b>2.2 m</b>	<b>6.1%</b>	<b>0.2 m</b>	<b>20.8%</b>