

Spendmapp Monthly Report

Local Government Area: City of Monash

Spendmapp cleans and analyses bank transaction data by time, geography, Expenditure Category and Type allowing continuous monitoring and analysis of local economic activity.

For the month of February 2025:

- Resident Local Spend was \$118.6M. This is a -4.25% decrease from the same time last year.
- Visitor Local Spend was \$210.2M. This is a 0.34% increase from the same time last year.
- Total Local Spend was \$328.8M. This is a -1.37% decrease from the same time last year.
- Resident Escape Spend was \$192.6M. This is a -1.96% decrease from the same time last year.
- Resident Online Spend was \$248.4M. This is a 4.03% increase from the same time last year.

The 4.25 % decrease in Resident Local Spend suggests some caution in the local consumer economy.

Expenditure by Expenditure Type

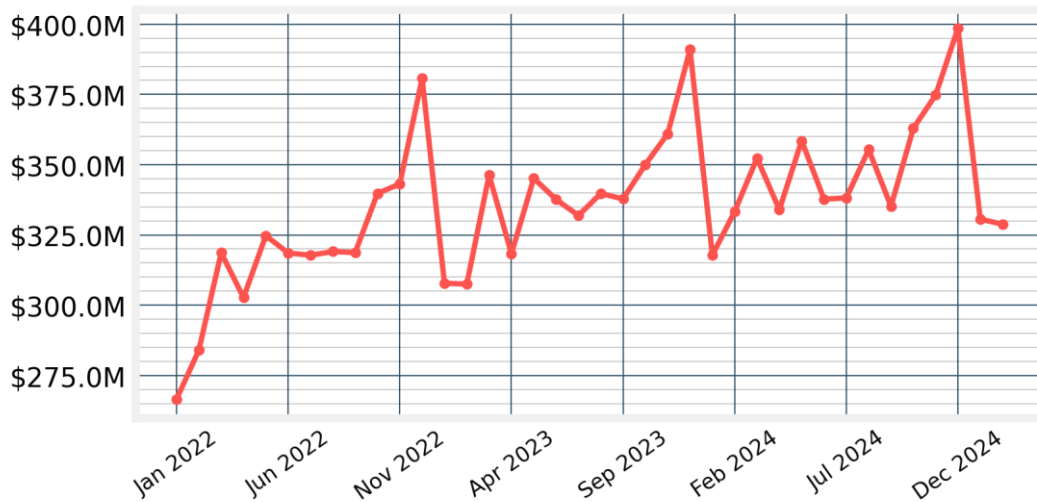
These expenditure charts show the long-term pattern of expenditure activity by Expenditure Type across the City of Monash LGA. Typically, we see spending spikes at Easter and Christmas; dips in the post-Christmas period; and a steady climb through winter.

By way of a benchmark, the mean ratio of Resident Online Spend to all resident spending is 0.22. That is, for every dollar spent by resident cardholders anywhere, 22c goes online. Another 34c is in Escape Expenditure and the rest is spent locally.

Over the last few years across most of Australia, total expenditure has been relatively flat, even in fast growing municipalities. The exception to this has often been in Resident Online Spend, which continues to grow relative to Total Local Spend.

Total Local Spend

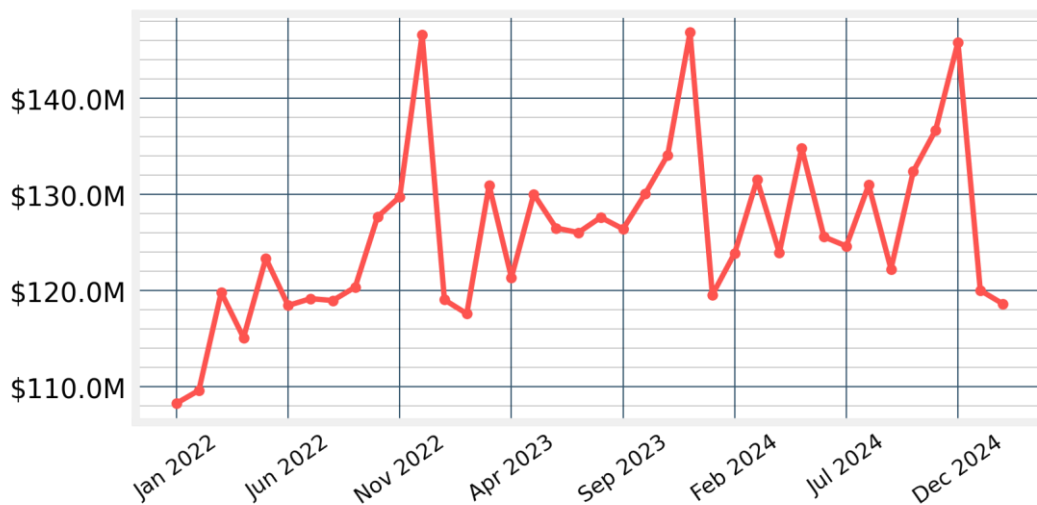
The total amount spent with merchants within the City of Monash LGA.



Over the last 38 months, the spending trend (as shown by the trendline in the Spendmapp app) for Total Local Spend has been upwards.

Resident Local Spend

The amount spent by residents and local businesses with merchants inside the City of Monash LGA.

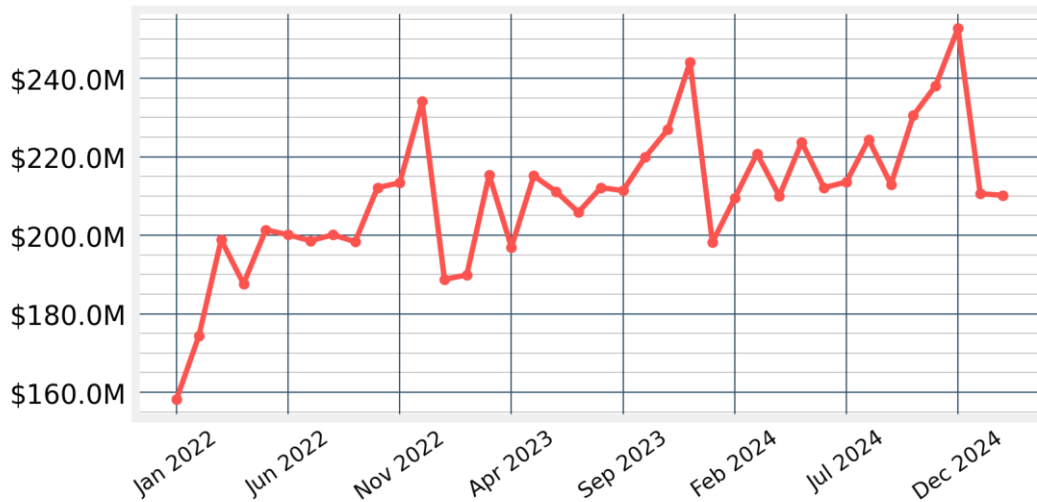


Over the last 38 months, the spending trend (as shown by the trendline in the Spendmapp app) for Resident Local Spend has been upwards.

Visitor Local Spend

The amount spent by non-residents and non-local businesses with merchants inside the City of Monash LGA.

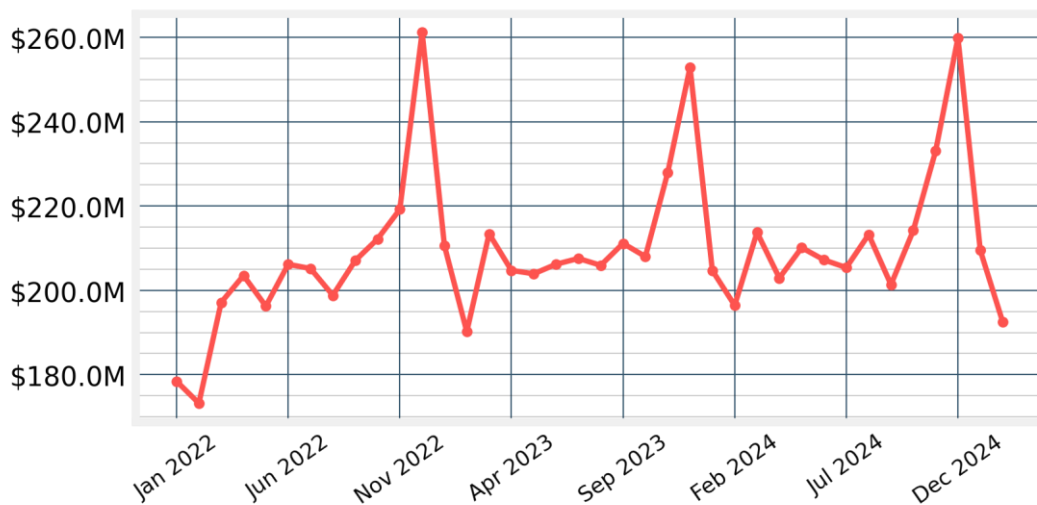




Over the last 38 months, the spending trend (as shown by the trendline in the Spendmapp app) for Visitor Local Spend has been upwards.

Resident Escape Spend

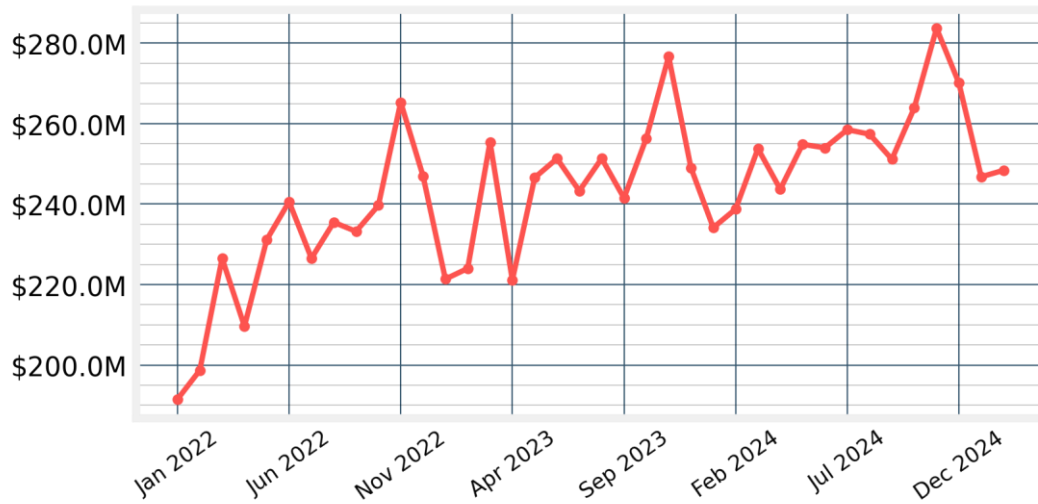
The amount spent by residents and local businesses outside the City of Monash LGA.



Over the last 38 months, the spending trend (as shown by the trendline in the Spendmapp app) for Resident Escape Spend has been upwards.

Resident Online Spend

The amount spent by City of Monash LGA residents and local businesses with online merchants.

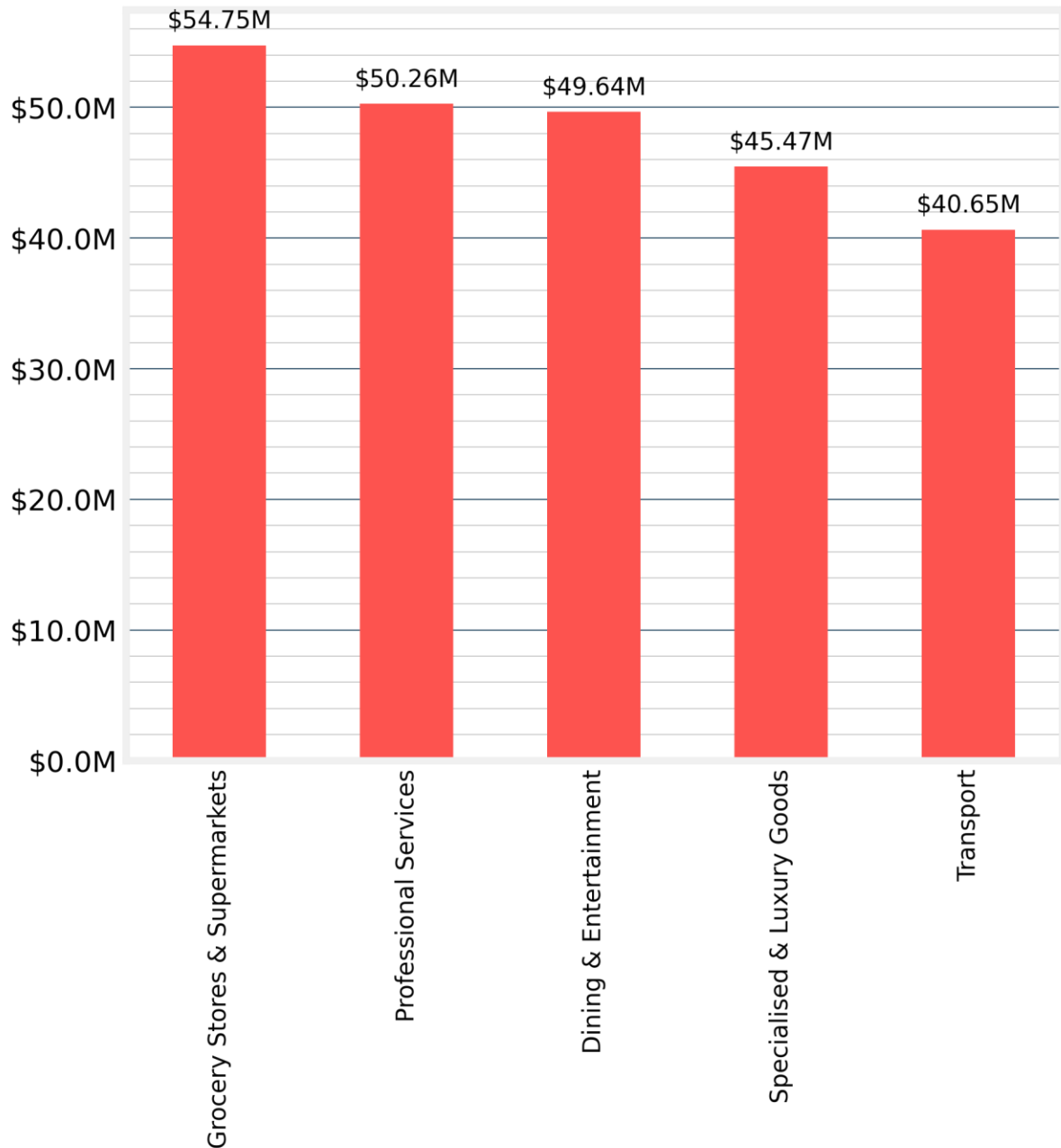


Over the last 38 months, the spending trend (as shown by the trendline in the Spendmapp app) for Resident Online Spend has been upwards.

Expenditure by Expenditure Category

The Top 5 Spending Categories for February 2025

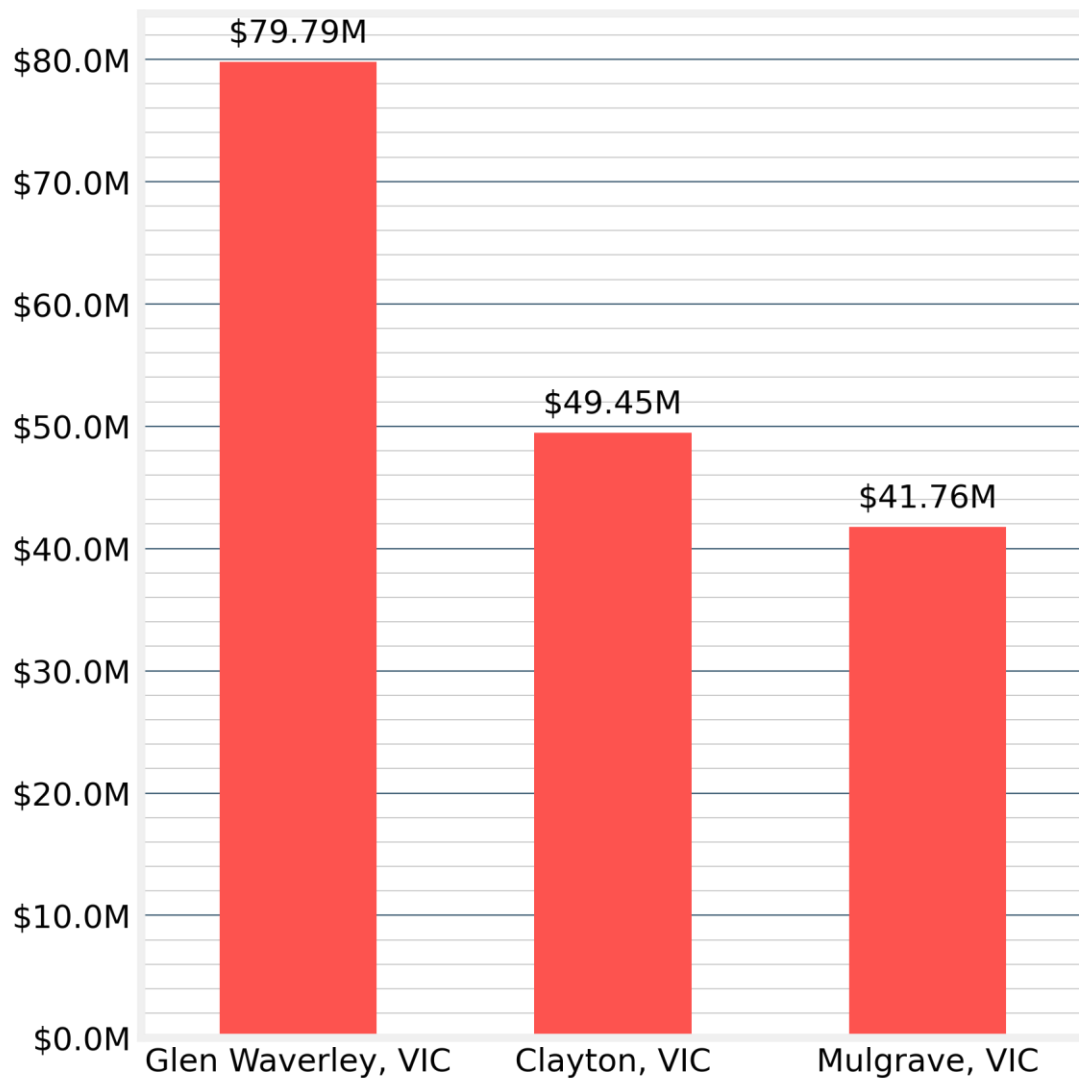
Total Local Spend split by the top 5 Expenditure Categories.



Spend by Origin and Destination

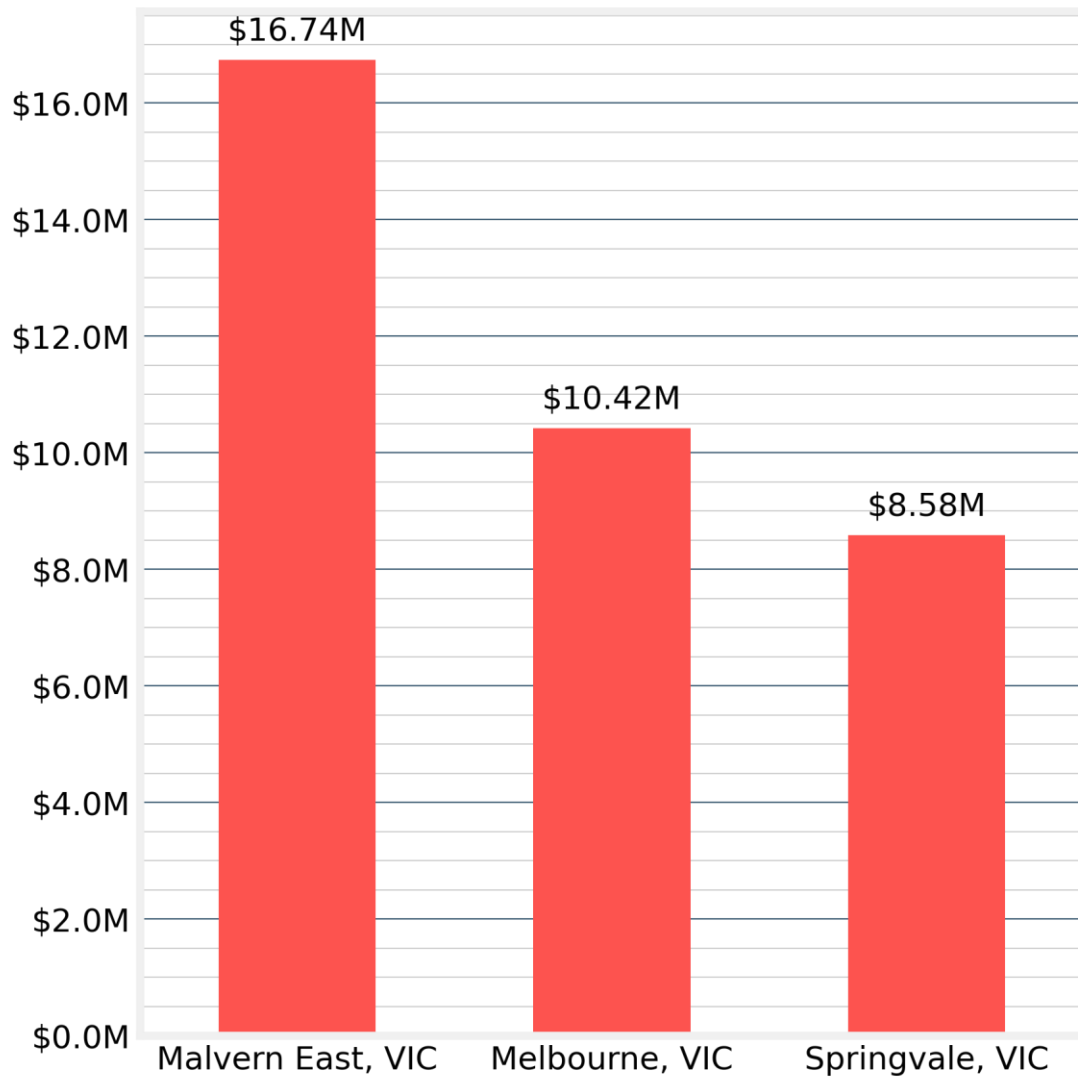
The Top 3 Suburbs by Total Local Spend for February 2025

Total Local Spend by Suburbs of destination (i.e. where the spending occurs)



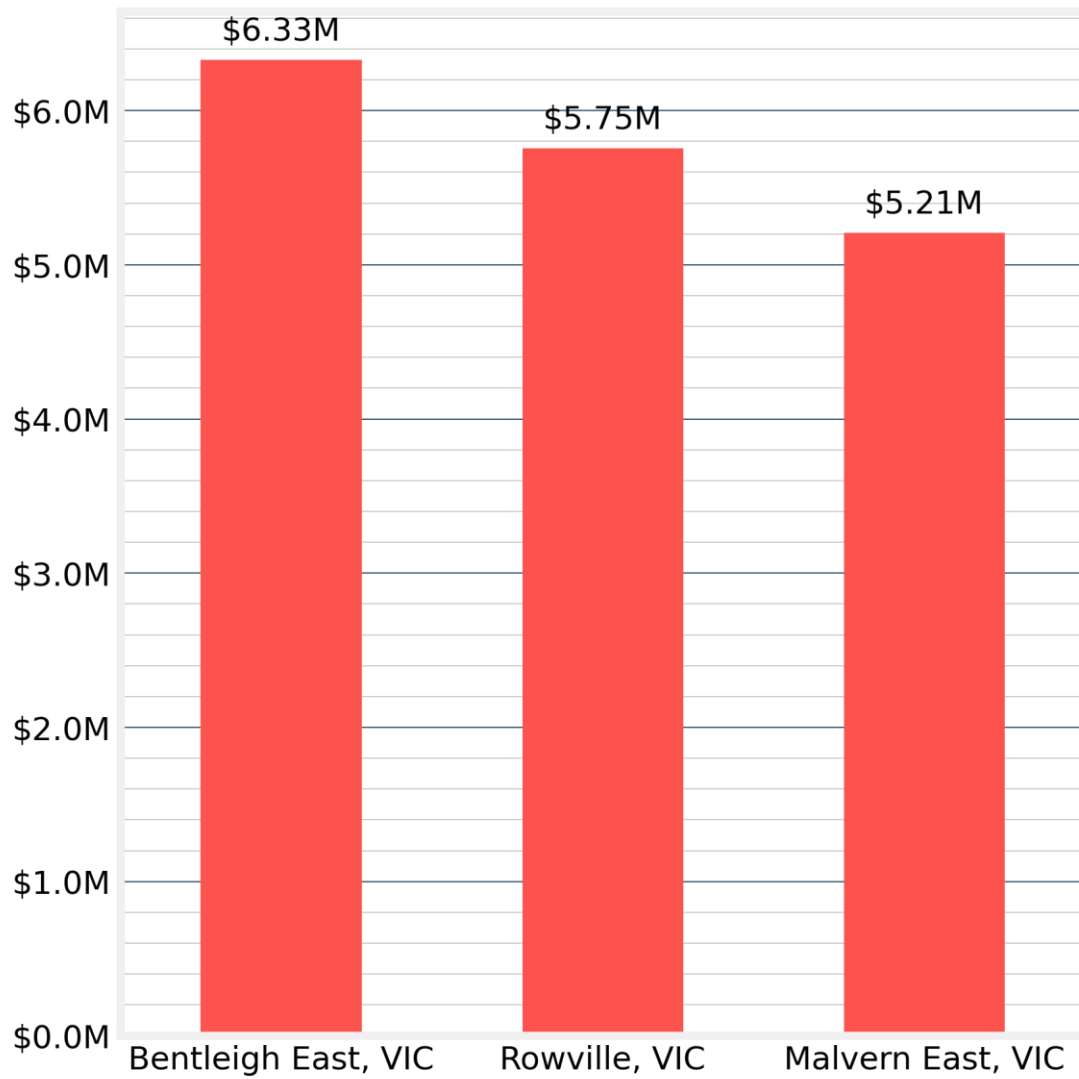
The Top 3 Suburbs by Resident Escape Spend for February 2025

Resident Escape Spend by destination Suburbs (i.e. where the spending goes to).



The Top 3 Suburbs by Visitor Local Spend for February 2025

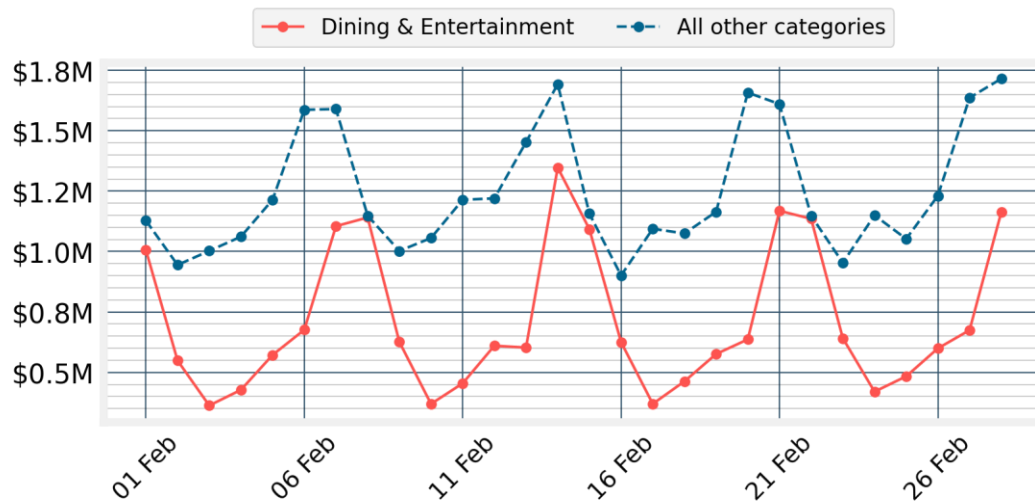
Visitor Local Spend by Suburbs of origin (i.e. where the visitors originate).



Night Time Economy

Night Time Economy for February 2025

The biggest spending night of the month of February 2025 was Friday 14 February with Total Local Spend of \$3.0M. This was made up of \$1.3M in Dining and Entertainment spending and \$1.7M spending in all other categories.



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