Spendmapp Monthly Report

Local Government Area:
Naracoorte Lucindale Council

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 September 2026:

- Resident Local Spend was $7.4M. This is a 6.29% increase from the same time last year.
- Visitor Local Spend was $5.9M. This is a 2.83% increase from the same time last year.
- Total Local Spend was $13.3M. This is a 4.73% increase from the same time last year.
- Resident Escape Spend was $6.0M. This is a 13.34% increase from the same time last year.
- Resident Online Spend was $9.5M. This is a 14.36% increase from the same time last year.
- Nighttime Total Local Spend was $1.5M. This is a 4.68% increase from the same time last year.
- Males accounted for $6.6M in Total Local Spend in September, which was 49.51% of Total Local Spend for the month. Females spend $6.7M or 50.49 %.

The 14.36 % increase in Resident Online Spend reflects the growing national trend towards online sales. This emphasises the need for a strategy to support local traders in enhancing their online presence.

Expenditure by Expenditure Type

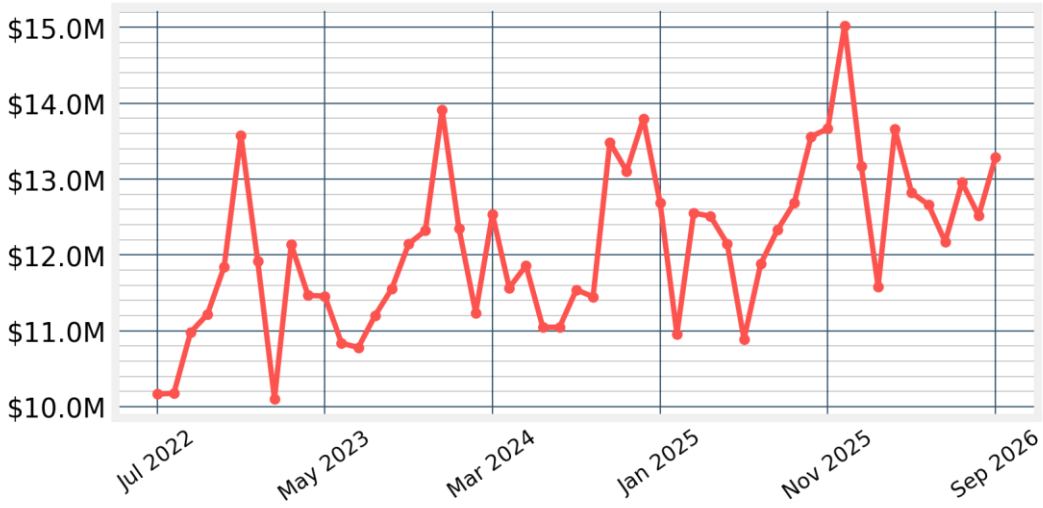
These expenditure charts show the long-term pattern of expenditure activity by Expenditure Type across the Naracoorte Lucindale Council LGA. Typically, we see spending spikes at Easter and Christmas; dips in the post-Christmas period; and a steady climb through winter.

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

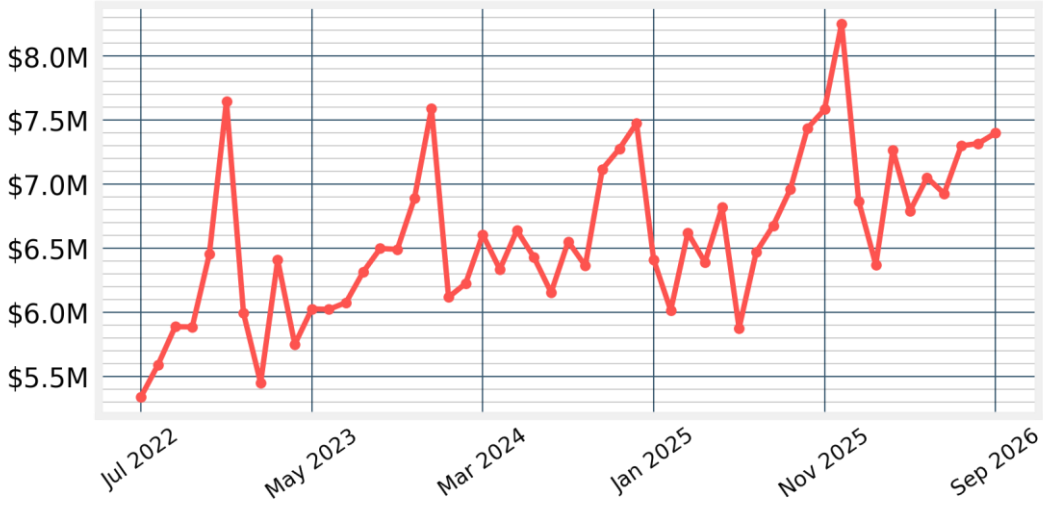
The total amount spent with merchants within the Naracoorte Lucindale Council LGA.



Over the last 51 months, the spending trend (as shown by the trendline in the Spendmapp app) for Total Local Spend has been upwards.

Resident Local Spend

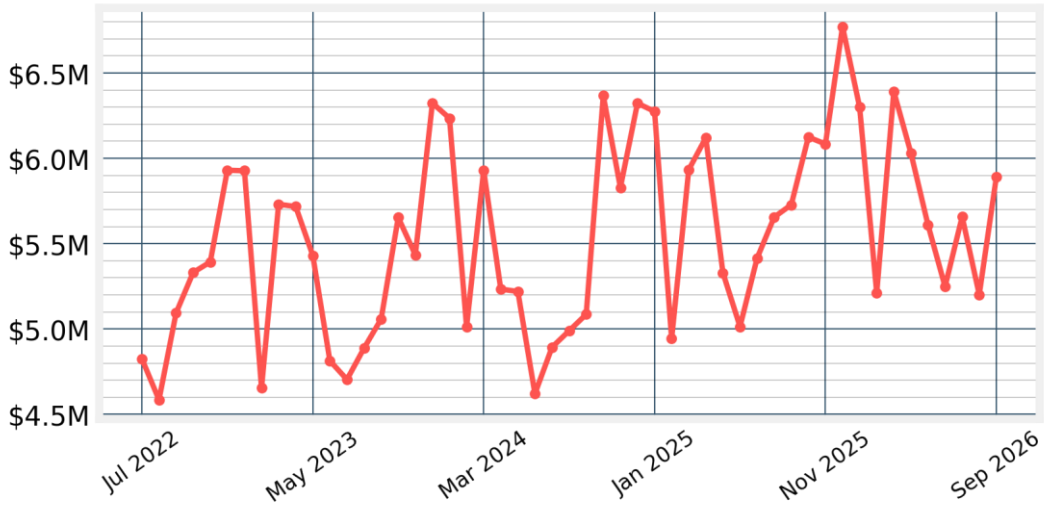
The amount spent by residents and local businesses with merchants inside the Naracoorte Lucindale Council LGA.



Over the last 51 months, the spending trend (as shown by the trendline in the Spendmapp app) for Resident Local Spend has been upwards.

Visitor Local Spend

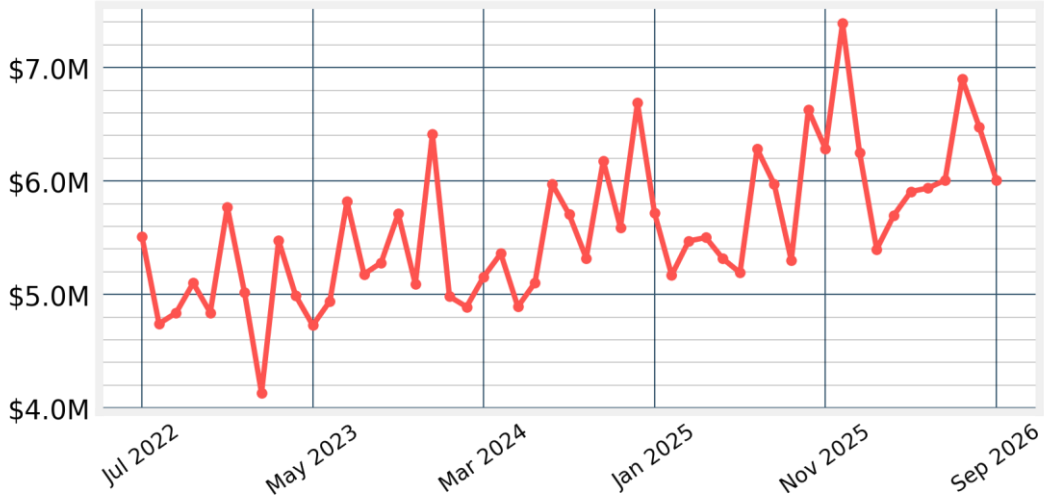
The amount spent by non-residents and non-local businesses with merchants inside the Naracoorte Lucindale Council LGA.



Over the last 51 months, the spending trend (as shown by the trendline in the Spendmapp app) for Visitor Local Spend has been upwards.

Resident Escape Spend

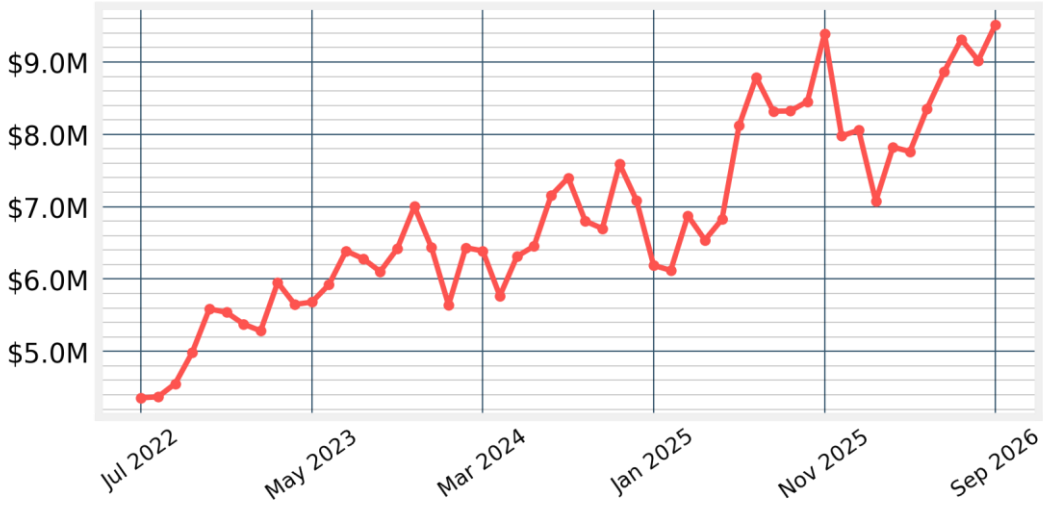
The amount spent by residents and local businesses outside the Naracoorte Lucindale Council LGA.



Over the last 51 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 Naracoorte Lucindale Council LGA residents and local businesses with online merchants.



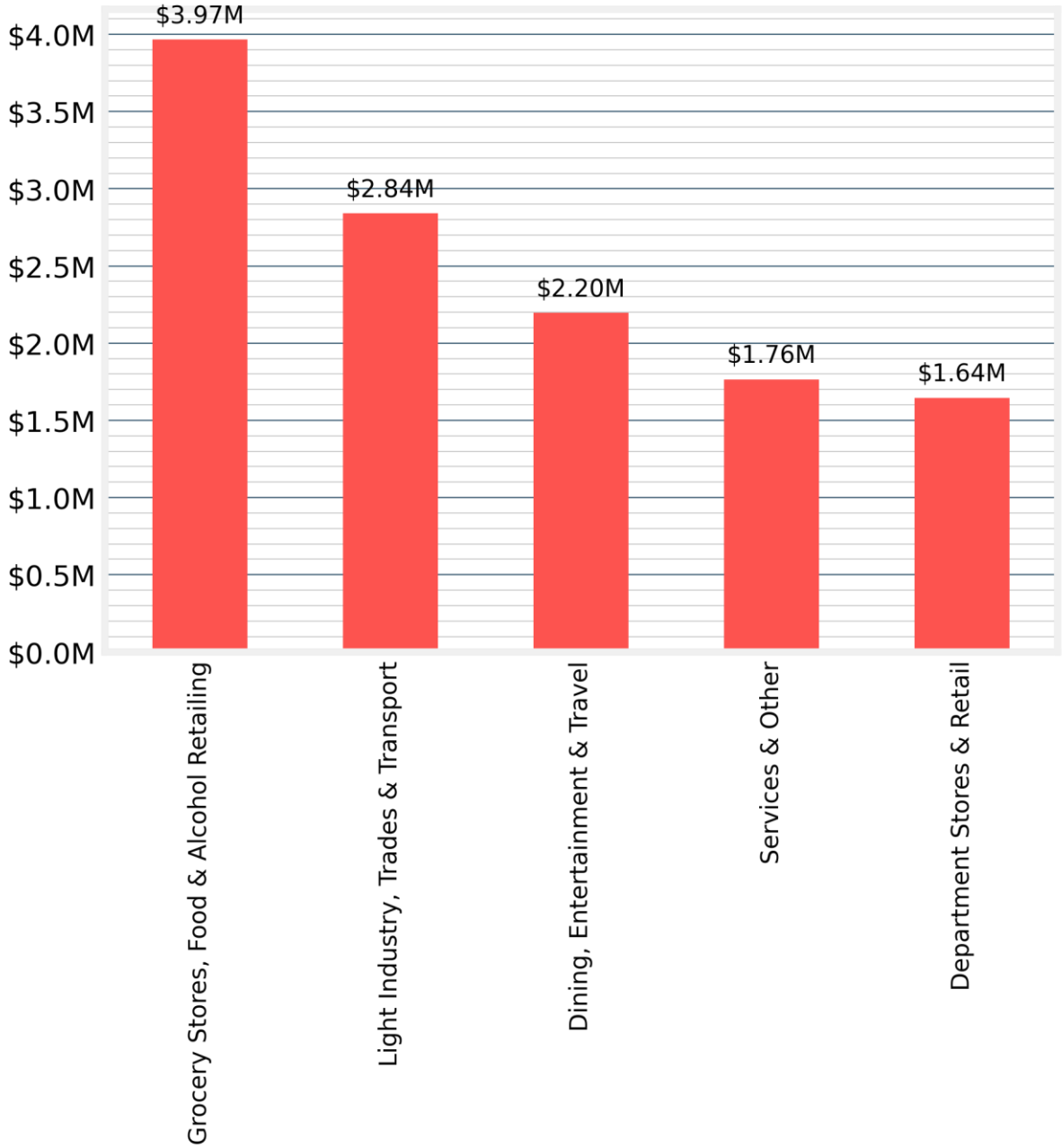
Over the last 51 months, the spending trend (as shown by the trendline in the Spendmapp app) for Resident Online Spend has been upwards.

Expenditure by Expenditure Category

Depending on the subscription there are up to 22 pre-defined expenditure categories built into Spendmapp. The following chart shows the latest monthly spending for the top five.

The Top 5 Spending Categories for September 2026

Total Local Spend split by the top 5 Expenditure Categories.

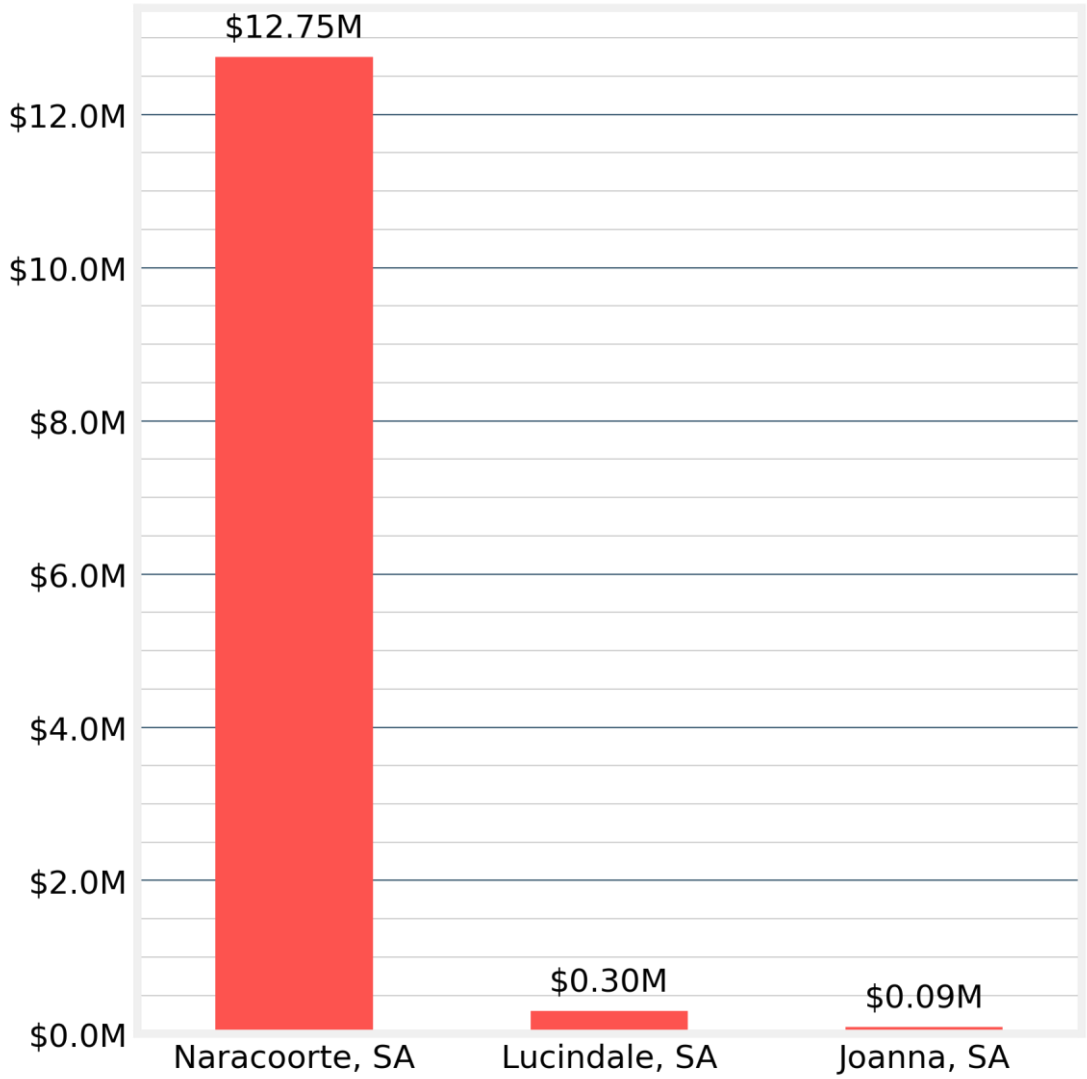


Expenditure by Origin and Destination

The default geographies for Spendmapp data are LGA, SA2 and suburb (formerly SSC and now SAL). The following charts show the three top spending in your LGA in the last month, as well as the top three origins of Visitor Local Spend and destinations for Resident Escape Spend.

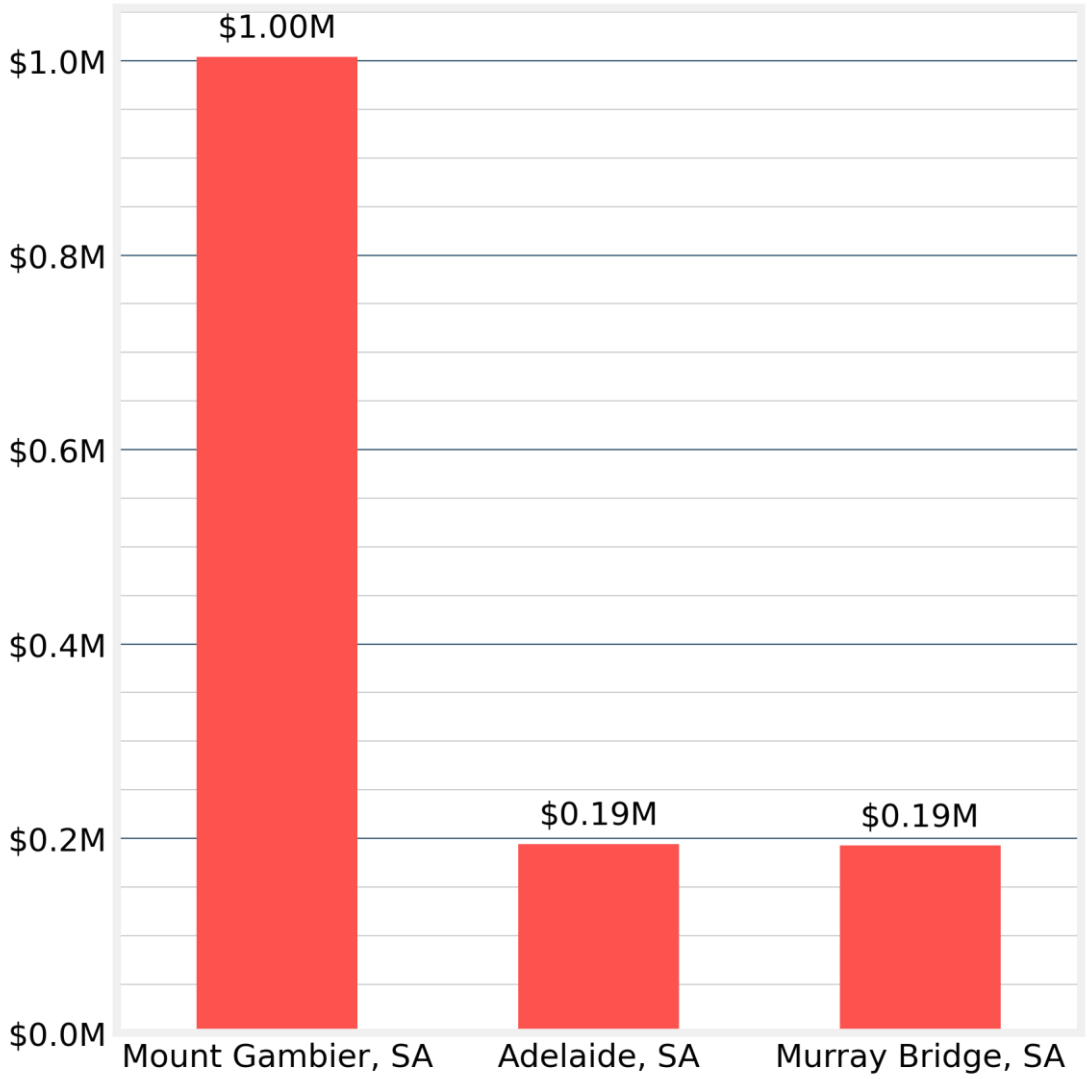
The Top 3 Suburbs by Total Local Spend for September 2026

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



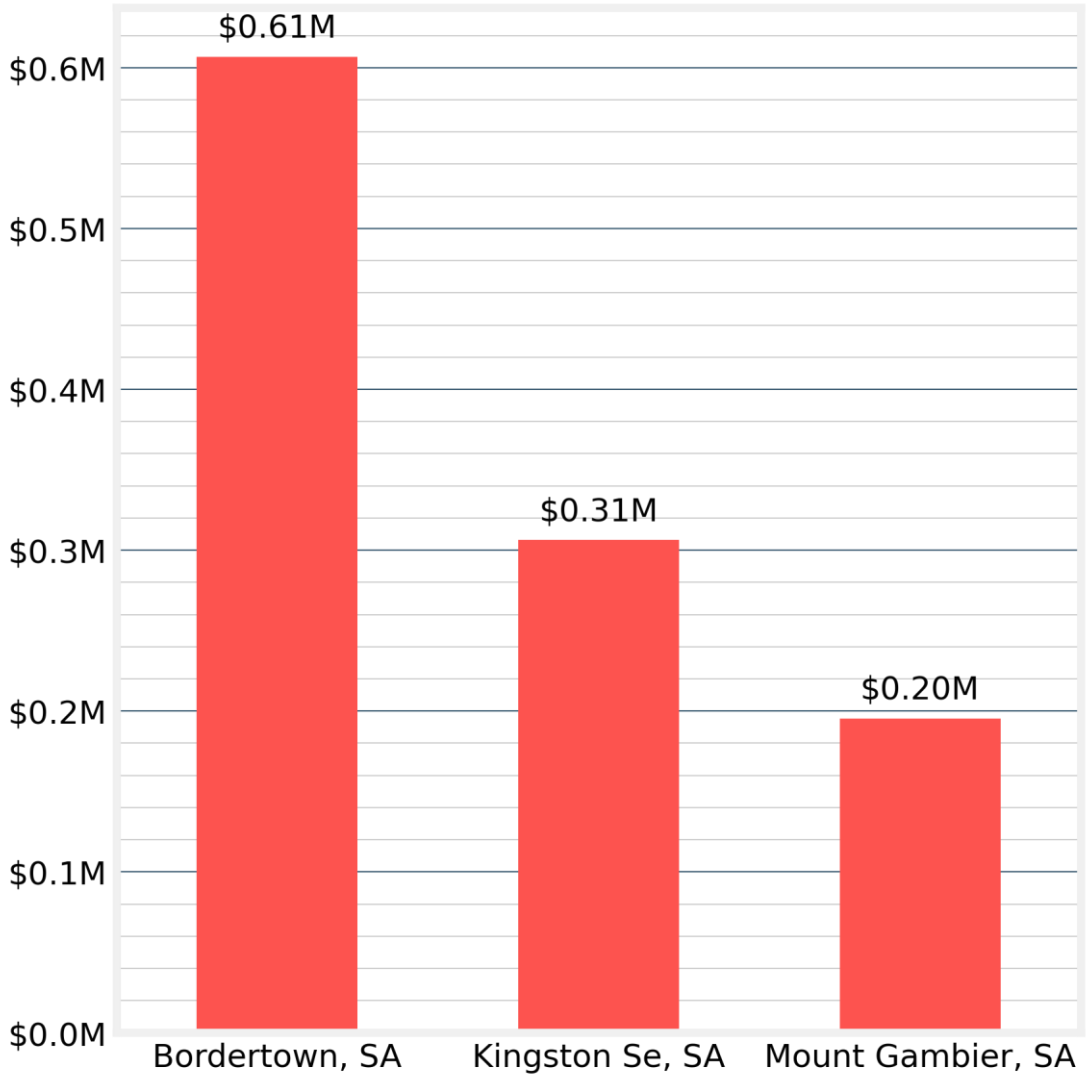
The Top 3 Suburbs by Resident Escape Spend for September 2026

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



The Top 3 Suburbs by Visitor Local Spend for September 2026

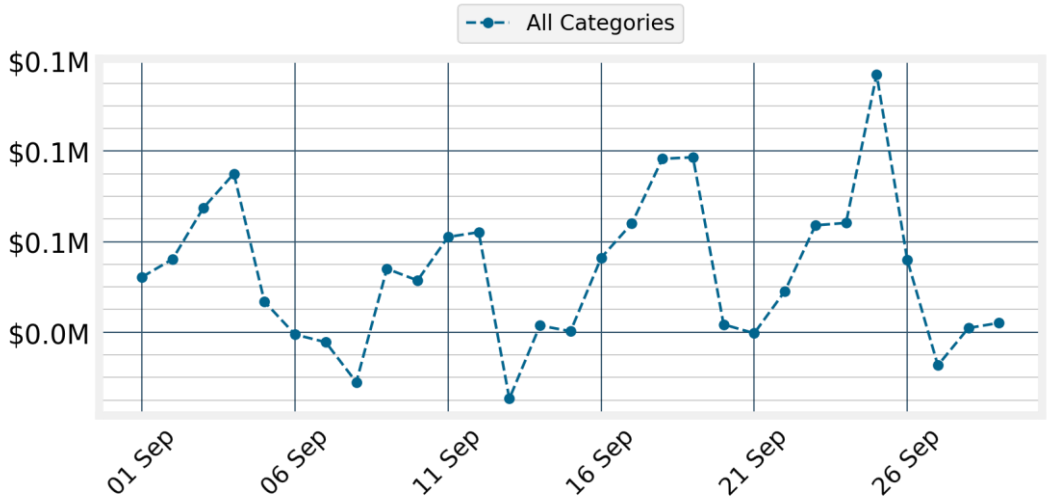
Visitor Local Spend by Suburbs of origin (i.e. where the visitors originate).



Night Time Economy

Night Time Economy for September 2026

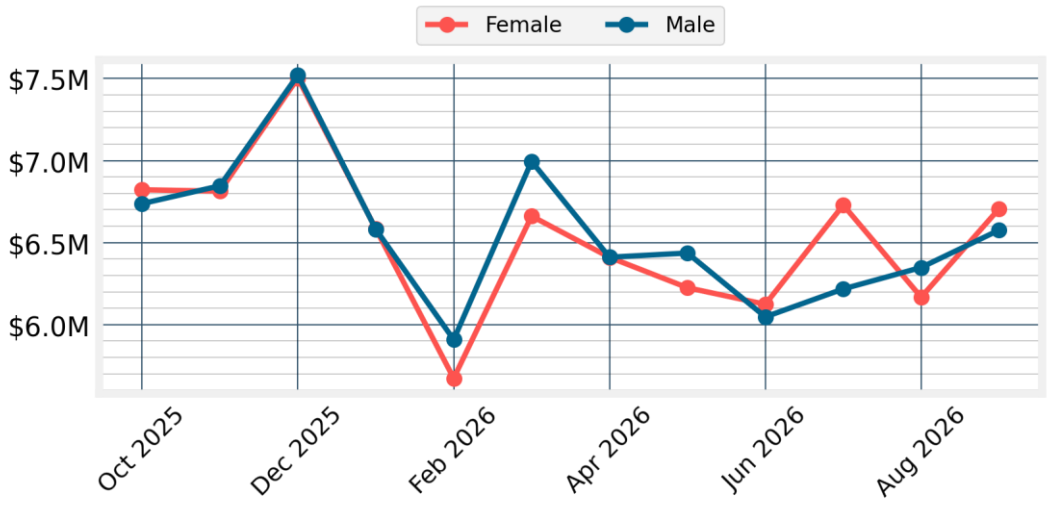
The biggest spending night of the month of September 2026 was Friday 25 September with Total Local Spend of $0.1M.

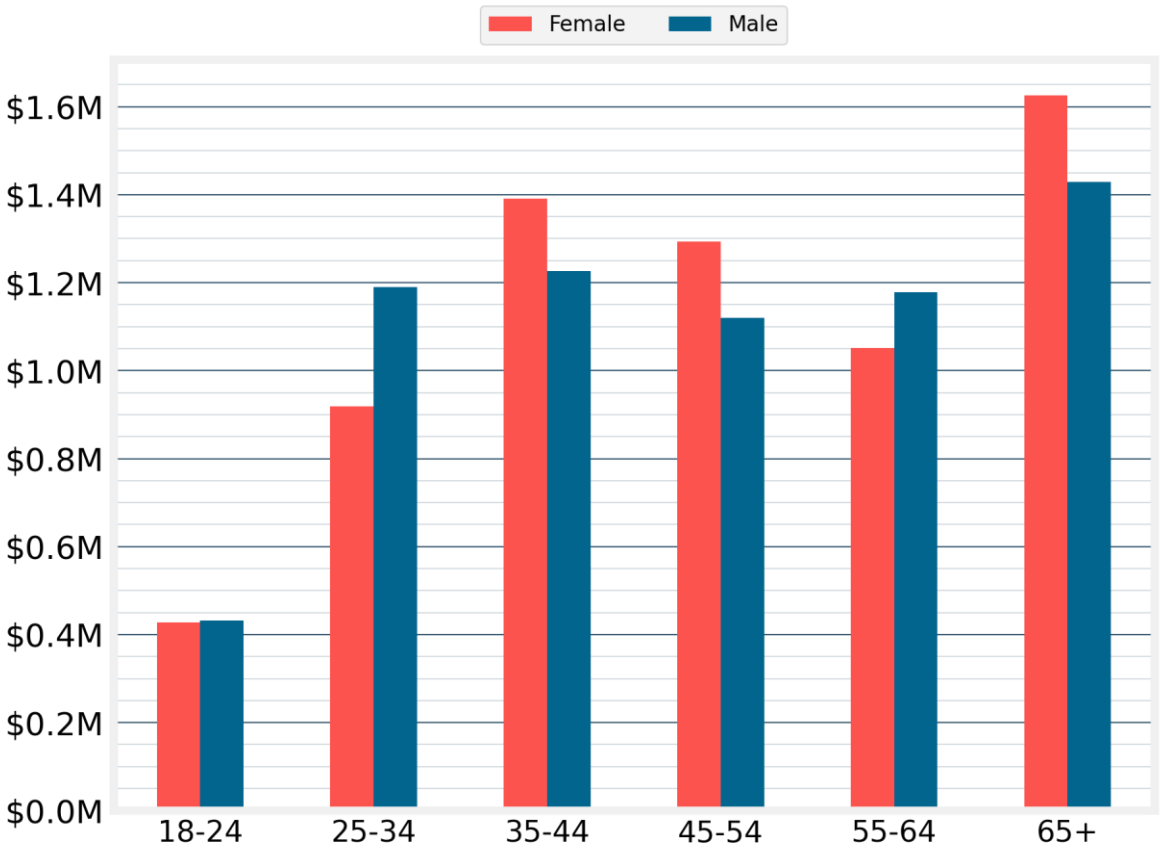


Expenditure by Age and Gender

Age and Gender Expenditure Patterns for September 2026

The total amount spent by age and gender with merchants within the Naracoorte Lucindale Council LGA.





Spending by age and gender shows how the spending patterns for different markets are tracking. Outside of staple spending, which can be quite stable, there can be quite a bit of volatility from month to month in these spend breakdown. Knowing about the volatility is critical information for businesses and economic development staff looking to respond to changing trends.

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