

## Geometric Mean Examples

**Problem #1:** Your investment earns 20% during the first year, but then realizes a loss of 10% in year 2, and another 10% in year 3. (Thus, if you started with \$100, at the end of Year 1 you would have \$120, at the end of year 2 you would have \$120-\$12=\$108, and at the end of year 3 you would have \$108-\$10.8=\$97.20. So you have lost \$2.80 on your investment over 3 years (or roughly 93.33 cents each year).

- a) Calculate the arithmetic mean for the average rate of return

Arithmetic mean (or average) =  $(20\% - 10\% - 10\%)/3 = 0/3 = 0\%$

- b) Calculate the geometric mean rate of return (this calculation is similar to the one shown in slide 11 for chapter 3)

**Step 1.** Calculate a growth factor for each year.  $(1+.2)$  for Year 1,  $(1-.1)$  for year 2 and  $(1-.1)$  for Year 3.

**Step 2.** Multiply the 3 growth factors and take the 3<sup>rd</sup> root. So we have  $(1.2*.9*.9)^{(1/3)}$ . If you entered this expression in Excel (remembering to use the = sign), the result would be 0.990578.

**Step 3.** Thus, geometric mean =  $0.990578-1=-0.009422$ , which when multiplied by 100 gives -0.9422%.

*So your investment is losing roughly 94 cents for every \$100 annually*

- c) Which of the two averages is accurate?

*The geometric mean, as it shows you would lose money over the 3 year period*

**Problem #2:** Sales data for drug X for a small drug manufacturer is shown below.

Year	2002	2003	2004	2005	2006
Cases Sold	12,500	13,250	14,310	15,741	17,630

- a) Calculate the percent increase from the previous in sales for years 2003, 2004, 2005 and 2006

Growth factors and % change can be calculated as shown below.

$13250/12500=1.06$ ,  $14310/13250=1.08$ ,  $15741/14310=1.10$ ,  $17630/15741=1.12$

Thus, % increase in 2003 relative to 2002 is 6%, since the growth factor is 1.06. Other growth factors are interpreted similarly.

- b) Using the percentage numbers from above, calculate the arithmetic average percentage increase.

Arithmetic mean (or average) =  $(6\%+8\%+10\%+12\%)/4 = 36\%/4 = 9\%$

- c) Calculate the geometric mean rate of increase using numbers in a)

**Step 1.** Calculate growth factors – we already did this in part a) of this problem

**Step 2.**  $(1.06*1.08*1.10*1.12)^{(1/4)} = (1.4104)^{(1/4)} = 1.089772$

**Step 3.** Thus, geometric mean =  $1.089772 - 1 = 0.089772$ , which when multiplied by 100 gives 8.9772%

*So sales are growing at a rate of 8.9772% each year*

- d) Project sales for the year 2009 using the geometric mean rate of increase calculated in c)

**Method 1:**

Since sales are growing annually at 8.9772%, we can project sales for 2009 as follows.

$1.089772*17630 = 19212 \rightarrow$  Sales projection for 2007

$1.089772*19212 = 20937 \rightarrow$  Sales projection for 2008

$1.089772*20937 = 22817 \rightarrow$  Sales projection for 2009

**Method 2:** Since 2009 is 3 years away from 2006, projection for 2009 =  $17630*(1.089772)^3 = 22817$

**NOTE:** Because percentage increases do not vary much in this problem, the geometric and arithmetic averages are close.

# Geometric Mean Questions Answers

**Ying Liu**



## **Geometric Mean Questions Answers:**

This book delves into Geometric Mean Questions Answers. Geometric Mean Questions Answers is a vital topic that must be grasped by everyone, from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Geometric Mean Questions Answers, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:

- Chapter 1: Introduction to Geometric Mean Questions Answers
- Chapter 2: Essential Elements of Geometric Mean Questions Answers
- Chapter 3: Geometric Mean Questions Answers in Everyday Life
- Chapter 4: Geometric Mean Questions Answers in Specific Contexts
- Chapter 5: Conclusion

2. In chapter 1, this book will provide an overview of Geometric Mean Questions Answers. This chapter will explore what Geometric Mean Questions Answers is, why Geometric Mean Questions Answers is vital, and how to effectively learn about Geometric Mean Questions Answers.

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4. In chapter 3, the author will examine the practical applications of Geometric Mean Questions Answers in daily life. This chapter will showcase real-world examples of how Geometric Mean Questions Answers can be effectively utilized in everyday scenarios.

5. In chapter 4, this book will scrutinize the relevance of Geometric Mean Questions Answers in specific contexts. The fourth chapter will explore how Geometric Mean Questions Answers is applied in specialized fields, such as education, business, and technology.

6. In chapter 5, the author will draw a conclusion about Geometric Mean Questions Answers. The final chapter will summarize the key points that have been discussed throughout the book.

The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Geometric Mean Questions Answers.

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