

## 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

**Lingsheng Yao**



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