

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 3rd 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

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Table of Contents Geometric Mean Questions Answers

1. Understanding the eBook Geometric Mean Questions Answers
 - The Rise of Digital Reading Geometric Mean Questions Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Geometric Mean Questions Answers
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Geometric Mean Questions Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Geometric Mean Questions Answers
 - Personalized Recommendations
 - Geometric Mean Questions Answers User Reviews and Ratings
 - Geometric Mean Questions Answers and Bestseller Lists
5. Accessing Geometric Mean Questions Answers Free and Paid eBooks
 - Geometric Mean Questions Answers Public Domain eBooks
 - Geometric Mean Questions Answers eBook Subscription Services
 - Geometric Mean Questions Answers Budget-Friendly Options

6. Navigating Geometric Mean Questions Answers eBook Formats
 - ePub, PDF, MOBI, and More
 - Geometric Mean Questions Answers Compatibility with Devices
 - Geometric Mean Questions Answers Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Geometric Mean Questions Answers
 - Highlighting and Note-Taking Geometric Mean Questions Answers
 - Interactive Elements Geometric Mean Questions Answers
8. Staying Engaged with Geometric Mean Questions Answers
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Geometric Mean Questions Answers
9. Balancing eBooks and Physical Books Geometric Mean Questions Answers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Geometric Mean Questions Answers
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Geometric Mean Questions Answers
 - Setting Reading Goals Geometric Mean Questions Answers
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Geometric Mean Questions Answers
 - Fact-Checking eBook Content of Geometric Mean Questions Answers
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

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