



Growth	Decay
Growth factor, $a = 1 + r$	Decay factor, $a = 1 - r$
r is the change rate (%)	r is the change rate (%)
Example: increase by 30%	Example: decrease by 30%
$\rightarrow r = 0.3$	$\rightarrow r = 0.3$
$\rightarrow a = 1.3$	$\rightarrow a = 0.7$
Given $a = 1.08$	Given $a = 0.88$
$\rightarrow r = (a - 1) \times 100\%$	$\rightarrow r = (1 - a) \times 100\%$
$\rightarrow r = 8\%$	$\rightarrow r = 12\%$

Contemporary Business Maths

James Deitz, James Southam



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