



Feasibility Study of The Establishment of BPR Branch Office in Citeureup, Bogor Regency (PT. BPR Rama Ganda Case Study)

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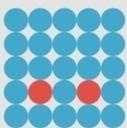
The purpose of this study was to determine the investment feasibility of the establishment of the branch office in Citeureup - Bogor regency by analyzing the legal, market, technical, human resources and the financial aspects. This study is a descriptive method using case study. The analysis of the market aspect is carried out to find out the economic potential, the competitive level of the concerned area and the potential resources and placement. The analysis of the technical aspect is to ascertain the kind of facilities and infrastructure needed for supporting branch operational in Citeureup. The analysis of the human resources aspect is to find out the quantity and quality of the employee needed, training and development needed and the salary which will be paid for the branch's employees. The legal aspect analysis is to describe requirement that needed according to Indonesian Bank Regulation on BPR.

The analysis on the financial feasibility is carried out by estimating the Net Present Value (NPV), The Internal Rate of Return (IRR) and the Payback Period of the project. The feasibility calculation is based on the calculation result of income statement projection of BPR Rama Ganda for five years. The result of analysis on the establishment of this branch office shows that the NPV is positive at the weighted average cost of capital, the IRR is higher than cost of capital and the payback period is lower than three years. It shows that the establishment of branch office in Citereup is feasible, from the financial aspect point of view.

Sensitivity analysis is simulated with the assumption of changing in the variable cash inflows and cash outflows. Sensitivity in cash inflows variable assumed that the realization of interest income only 90 % from target. Sensitivity in cash outflows variable assumed that there are cost overrun for about 10% higher than previous plan of total cost.

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