

# HOW TO BUY YOUR FIRST BUDGET CAR

## ...and not end up with a lemon



**B**UYING your first car and that too on a budget? It is an exciting endeavour a lot like asking out your crush for the first time in high school. It is just as fraught with sanity threatening dangers. But we have you covered here. You are most likely looking into the second hand or the reconditioned market. The latter is just another fancy name for 'second hand' where the difference is that the cars are in better shape for a higher price. All our car people suggest these 10 steps

barbeque pits created out of cars because our two main political parties have not realised that Tom & Jerry is just a cartoon and not to be tried out in real life. Their repartees include bricks and bricks are not very good for the overall health of car windows. Also, we have plenty of rickshaws. If you're happy now, you're moving to the recipe section of Star Lifestyle. But you still want a car, right?

**2. Research against your needs**  
Will you carry other adults in the back

who owned it. Browsing forums that deal with specific brands is a great way to get deep insights.

Find out weak points, typical repair issues. Case in point, I joined a Nissan forum that told me how to fix a rattling timing chain for less than Tk2000 when a mechanic suggested a Taka 20K engine rebuild. I changed a small chain guide and also the mechanic.

**3. Buy a horse cart**  
Buy simple. Older the car, avoid fancy options like cruise control or a rear mounted jacuzzi. In Bangladesh, avoid sunroof equipped older cars. They can leak and you won't find an easy source to replace the seal. You can't go wrong with a horse and a cart because of the limited amount of parts that can break down.

**4. Write your budget on a stone and strap it around your chest**  
You're looking at a small hatchback that has a small engine, seats four adults and

should be your target.

**5. Calculate your cost per month**  
If you're buying reconditioned, you're probably taking out a loan. How much of a loan payment per month can you live with? On top of that there is the average cost of ownership associated with fuel, maintenance and in Bangladesh, chauffeur salary. Add to that the yearly road tax and the advance income tax (AIT). The lowest AIT you can pay now is Taka 15k per annum for sub 1600cc cars and road tax of nearly Taka 6000. All that gives you an average per month cost. You can buy a car outright for five lakhs but the monthly cost might break you depending on what you've bought.

**6. Ignore your heart**  
The most important thing you need to learn is to walk away. If you're getting excited, walk away. If the seller is too pushy but you like the car, walk away. If the car is being offered by Salma Hayek,



has low running costs. And then you spot a bright blue Trueno with pop up headlights and you're suddenly busy wiping drool with your shirt sleeve. I've been there.

Set a budget, stick to it. As the proverb goes, 'cars are redder on the other side of the budget'. Or in my case, 'bluer'. Any and all second hand purchases will require you to set aside a minimum of Taka 50K for repairs that could happen anywhere within 10 days to 10 months. No old car is sold in perfect condition. Some are but you'll never hear of those because those change hands between friends or a parent to child. That and the cost of ownership name transfer that starts from roughly Taka 15k. Add those numbers to whatever you're willing to spend on the basic cost of purchase. Then reduce the amount by ten percent. That

take her phone number and walk away.

Excitement isn't good for deals. Impulse buys usually end in tears. I bought a Honda one once because it was low, pretty and low again. Many mechanics had learned their trade through this. It worked well but only on certain Tuesdays and if the weather was cool and Nando's was offering a discount. The car and I parted ways quicker than a Hollywood celebrity marriage.

**7. Take your mechanic**  
A trusted mechanic can tell you exactly how many of their children's schooling you will be able to pay for by owning a particular car of your choice.



to avoid purchasing a regret.

**1. Don't buy a car**  
This is Bangladesh. Only three kinds of people buy cars: those who have an unhealthy passion for it, those who need it as a display of status and those who actually need it for conveyance. The last reason is moot as we don't have roads. Whatever narrow footpaths we have left are filled with parked cars people have nowhere to drive. Then there are the open air

seat? Or do you need to squeeze into a tight parking space every night? Or do you want a fast car that makes you smile every time you see it? Once you've settled on the why, start looking into the what.

First rule for first timers is to go for simplicity. You're buying an old, used car. It is like a rekindled romance with an old flame. There will be issues no matter how good things look on the surface. So research the car. Ask others