

**IN THE DISTRICT COURT OF BAUCHI STATE  
IN THE BAUCHI JUDICIAL DIVISION  
HOLDEN AT SMALL CLAIMS COURT NO. 1 BAUCHI  
SUIT NO SCCBH/43/2024**

Before His worship- GARBA ABDULLAHI

**BETWEEN**

**NIGERIAN CIVIL SERVICE UNION.....CLAIMANT**

**AND**

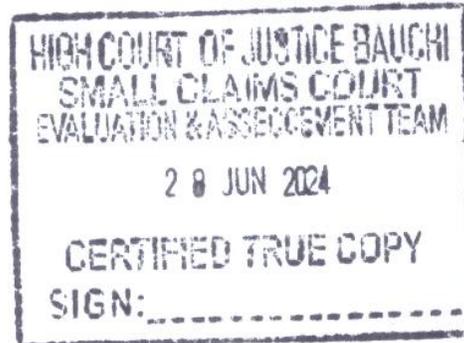
**HALIMA ISA KARDAM.....DEFENDANT**

CLAIMANT –Represent in speaks Hausa Language

DEFENDANT – Absent

Abdulsalam Abdullahi-affirmed

H B Ghide Esq for the claimant



**JUDGEMENT**

This small claim matter brought and filed by the claimant pursuant to Article 2 (1) (2) and (3) of small claims court practice direction NO 2 of 2022, wherein the claimant fill form SCA 2 and 3 dated 6<sup>TH</sup> February, 2024 and filed on the same date seeking for the following reliefs;

1. AN ORDER of this Hon. Court against the defendants to pay the sum of N203,500 only being the money owing the claimant for the two set of solar system collected as loan
2. Cost of this action the sum of N15,000 only

The originating processes of this Hon. Court has been served on defendant as disclosed by affidavit of service deposed to by one Abdulsalam Abdullahi a bailiff of this Hon. Court. Dated 10/2/24 thereafter hearing commenced

CW 1 in person of Muhammad Bello (claimant's representative) affirmed and testified to the effect that, sometimes around July, 2023 defendant collected two set of solar system as loan from the claimant worth N407,000 on conditions that he will within one year starting from August 2003 to July 2004, installmentally the sum of N 39,500 ,00K only every month, but he failed despite several demand.

Defendant failed to, or neither enter his defense, nor fill and file form SCA 5, further more did not cross examined PW1 as such did not cross examine the testimony of CW 1

After taken into consideration the evidence adduced by the claimant, the facts and circumstances of this case this Hon. Court formulate single issue for determination thus;

“Whether the claimant proof its case by preponderance of evidence to be entitle to judgment”

It is an elementary principle of law for which a citation the authority is not necessary, that the onus is on the plaintiff to prove his case and he must do so the strength of his own case and not on the weakness of the defendant.

The facts before this Hon court is obvious that, defendant have collected loan of two set of solar system from the claimant worth N407,000 Only on condition that he will upset within one year, by instalmental payment the sum of N33,916,000 only, but he failed to discharge his obligation despite several oral demand I refer myself to the testimony of PW1

It is in record that the defendant failed to cross examined the testimony of claimant's witness , therefore failure to do so is tantamount to admission, It is settled law that the effect of failure to cross examine the witness upon a particular matter is a tacit acceptance of a truth of the evidence of the witness I refer myself to the case of OFORLETE VS STTE (2000) 12 NWLR(PT681) 415 AT 436 and AGBONIFO VS AIWEREOBO (1988)1 NWLR (PT681)

furthermore, the defendants failed to enter her defense neither fill and filed form SCA 5 which is tantamount to admission

Article 6 of small claims court practice direction 2022 provide that failure to fill form SCA 5 the court should consider it as the defendant have admitted the claim of the claimant.

The law is trite that admitted facts need not further proof because an onus of proof does not exist in vacuo, I refer myself to section 123 of Evidence act 2011 as amended , and the case of MR KWASI KARI KARI ADUSEI & ANOR VS MR TOYIN ADEBAYO (2012) LPELR-7844 SC-, therefore I resolve the issue formulated in favor of the Claimant as he proof his case to the balance of probability, therefore is hereby enter judgment against the defendants , make the following order;

1.AN ORDER of this Hon. Court against the defendants .to pay the sum of N203,500 only being the money owing the claimant for the two set of solar system collected as loan

2.Cost of this action the sum of N20,000 only

This case is decided today being 27/6/24 there is right of appeal to High Court Bauchi within 14 days by the aggrieved party.

