

BAUCHI STATE  
SMALL CLAIMS COURT  
15 DEC 2025  
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**IN THE DISTRICT COURT OF BAUCHI STATE  
IN THE KATAGUM JUDICIAL DIVISION  
HOLDEN AT SMALL CLAIMS COURTS NO. 1 AZARE**

**SUIT NO: SCC/AZ/003/2025**

**BETWEEN**

ENERGY ASSURED (LOAN) ..... CLAIMANT

**AND**

ALFAH SHEHU ..... DEFENDANTS

Before his worship – **ABDULLAHI ADAMU SARKI**

Claimant is present in court.

Defendant is also present in court.

Usman Tata affirmed to interpret proceeding of this Honourable Court.

HIGH COURT OF JUSTICE BAUCHI  
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EVALUATION & ASSESSMENT TEAM  
19 JAN 2026  
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**JUDGEMENT**

This suit was filed pursuant to small claims court practice direction No. 2 of 2022 by the claimant ENERGY ASSURED (LOAN) against the defendant ALFAH SHEHU by filing FORM SCA 2 and FORM SCA 3 dated 28<sup>th</sup> November, 2025 and filled same date praying the court for the following orders: -

1. **AN ORDER** of this Honourable Court directing the Defendant to pay the claimant the sum of N200,000 being the total sum of money given to Defendant on loan.
2. Cost of this action which stood at N20,000.

All processes of this Honourable Court have been duly served on the Defendant as evidenced by the affidavit of service dated 2<sup>nd</sup> December, 2025 deposed to by one Aliyu Mohammed Ali, sheriff of this Honourable Court.

The claimant aversed that sometime in the month of May, 2025 the Defendant approached the claimant and applied for loan in the sum of N200,00. On 22<sup>nd</sup> May, 2025, the total sum of Two Hundred Thousand Naira (N200,000) was given to the Defendant on loan without interest. On the condition that the defendant will repay back the loan in five months from 30<sup>th</sup> June, 2025 to 30<sup>th</sup> October, 2025, in an instalmental payment of N40,000 per month.

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The claimant also stated that the defendant failed to pay the claimant his money as earlier on agreed between the parties.

Before the return date for hearing, the defendant came to the registry of this Honourable Court on 8<sup>th</sup> December, 2025 and admitted all the claims of the claimant against him and filled FORM SCA 5 to that effect. The defendant paid the sum of N200,000 in full with additional Twenty Thousand Naira (N20,000) as cost of filing this action. And today the claimant has acknowledged the receipt of the total sum of Two Hundred and Twenty Thousand Naira (N220,000) from the registry of this Honourable Court.

It is a settled position of the law that admission is a waiver of a right to contest claims, allowing the court to rely on the admission as a basis for judgement.

In Nigerian law admissions are binding on the party making them. I refer myself to the case of **OKAFOR Vs NWEKE (2017) LPELR-42765 (CA)**.

After considering the admission made by the defendant and the step taking by the defendant and the acknowledgement made by the claimant as well as the authorities cited above couple with the provision of section 123 of the Evidence Act 2011.

I hereby enter judgement for the claimant against the defendant and I hereby make the following orders.

1. **AN ORDER** be and is hereby made directing the defendant to pay the claimant the sum of N200,000 being the total loan sum he collected from the claimant.
2. The defendant is hereby ordered to pay the claimant the sum of N20,000 as cost of prosecuting this case.

However, going by the record of this Honourable Court, the defendant has already upset all the claims of the claimant against him including the cost of action.

This case is decided today 12<sup>th</sup> December, 2025. There is right of appeals to High Court of Justice, Bauchi State within 14 days by any aggrieved party.

  
**ABDULLAHI ADAMU SARKI Esq.**  
SENIOR DISTRICT JUDGE I  
12<sup>th</sup> December, 2025.

19 JAN 2026

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