

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

SUIT NO: SCC/AZ/005/2025

BETWEEN

ENERGY ASSURED (LOAN) CLAIMANT

AND

AHMED LAWAN DEFENDANT

Before his worship: **ABDULLAHI ADAMU SARKI**

Claimant present before the court

Defendant: is also present in court.

Usman Tata affirmed to interpret the proceeding of this Honourable Court.

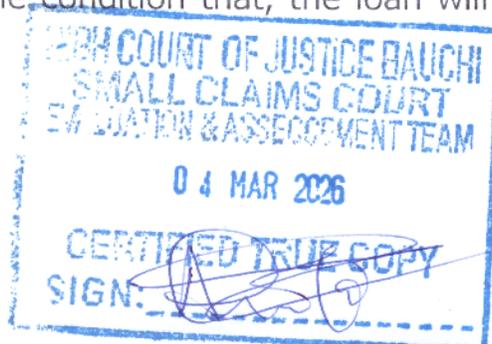
JUDGEMENT

This small claims court was filed by the defendant ENERGY ASSURED (LOAN) against the defendant AHMED LAWAN pursuant to small claims court practice direction No. 2 of 2022. Whererin the claimant filled FORM SCA 2 and FORM SCA 3 dated 19/12/2025 and filed on 7/1/2026, praying the court for the following orders against the defendant.

1. **AN ORDER** of this Hon. Court directing the defendant to pay the claimant the sum of One Hundred Thousand Naira N100,00 being the outstanding balance owed to the claimant by the defendant.
2. Cost of this action which stood at N20,000.

All the processes of this Hon. Court have been duly served on the defendant as evidence by the affidavit of service dated 17/1/2026, deposed to by one Aliyu Mohammed Ali, Sheriff of this Hon. Court.

The claimant stated that sometime in the month of September, 2025 the defendant approached the claimant and applied for an interest free loan of N200,000 for the purchase of SOLAR WATER PUMP on 5/9/2025. The total sum of N200,000 was given to the defendant by the claimant on the condition that, the loan will be repaid back by



the defendant within two month, on an instalmental payment of N100,000, on 10th October, 2025 and 10th November, 2025.

The claimant also stated that on 10th October, 2025 the defendant came up and paid the sum of N100,000 leaving behind the sum of N100,000 unpaid as earlier agreed on by the parties.

The claimant also stated that the defendant refused to pay the outstanding of N100,000 after several demand made to him by the claimant.

After service of the process of this Hon. Court on the defendant. The defendant admitted all the claims of the claimant and has filled FORM SCA 5 to that effect. And undertook to pay the outstanding balance of N100,000 plus cost of action on or before 20th February, 2026.

The law is settled that admitted fact need no proof. See section 123 of the Evidence Act 2011 and the case of **OKAFOR Vs. NNAIFE (1996)1 NWLR (pt 426) at 252 and AFOLABI Vs. ADEKUNLE (1986) 14 NSCC – 420.**

Having taking into consideration the admission made by the defendant and the authorities cited above. I hereby enter judgement in favour of the claimant against the defendant, and make the following orders.

1. **AN ORDER** be and is hereby made directing the defendant to pay the claimant the sum of N100,000 being the outstanding balance owed to the claimant.
2. **AN ORDER** directing the defendant to pay the claimant cost of this action which stood at N20,000.

This case is decided today 23rd January, 2026. There is right of appeals to any other party within 14days to the High Court of Justice, Bauchi State.

HIGH COURT OF JUSTICE BAUCHI
SMALL CLAIMS COURT AZARE
JUDGE

23/1/2026
DATE: 23/1/2026
SIGN: ABDULLAHI ADAMU SARKI
SENIOR DISTRICT JUDGE I
22ND JANUARY, 2026.

