

IN THE PRINCIPAL DISTRICT COURT OF BAUCHI STATE
IN THE SMALL CLAIM COURT
NO. 9, TORO LGA, BAUCHI STATE
SUIT NO. SCC/TR/004CV/2026

BEFORE HIS WORSHIP AMINU UMAR ESQ

TODAY THE 8TH July, 2026

BETWEEN:

TORO SALAMA WOMEN DEVELOPMENT INITIATIVE.....

.....CLAIMANT

VS

SALAMATU SABO (ALHERI SLG RIMI)

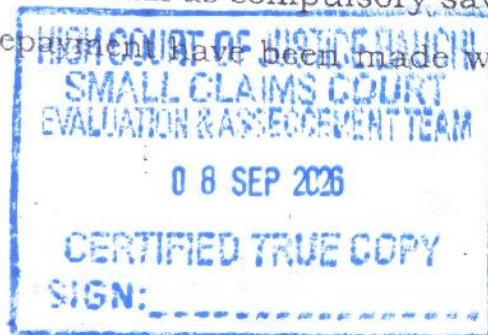
.....DEFENDANT

JUDGEMENT

This suit was filed on the 04/03/2026 under the small claims procedure seeking for the recovery of one million, one hundred and eight two thousand naira, eight kobo, been the outstanding balance of loan allegedly granted to the defendant together with the interest at the agreed rate of 5% upon default.

The claimant tendered the savings and loan application form which was admitted in evidence as exhibit "A" also with the loan balance sheet.

The defendant admitted obtaining the loan but denied owing the amount claimed. The defendant contented that the deductions were made from the loan as compulsory savings before disbursement and further repayment have been made which were not reflected in the



claimant claim, the court formulated an issue for determination thus "whether the claimant has proved entitlement to the sum claim".

By S 131, 132 and 133 of the Evidence Act 2011 as amended, the burden of proof lies on the party asserting the existence of fact. The supreme court in Mogaji Vs Odofin held that civil cases are decided on the balance of probabilities by weighing the evidence adduced by the parties.

The claimant relies on exhibit "A" and the loan balance sheet while exhibit "A" establishes that a loan relationship existed and the loan balance sheet shows the balance owed.

The claimant does not tender;

- ✓ Statement of account
- ✓ Repayment schedule
- ✓ Record of repayment
- ✓ Interest computation

The defendant challenges the computation and asserted that deposit and repayment had been made.

The court cannot speculate as to the outstanding indebtedness.

See Aromolaran Vs Kupolayi where the supreme court held that a claimant succeeds upon a strength of his own evidence and not upon the weakness of the defense.

Similarly in Union Bank of Nigeria Plc Vs Chimaeze, the supreme court emphasized that indebtedness arising from banking transactions must be proved by credible documentary evidence. And the court so hold.

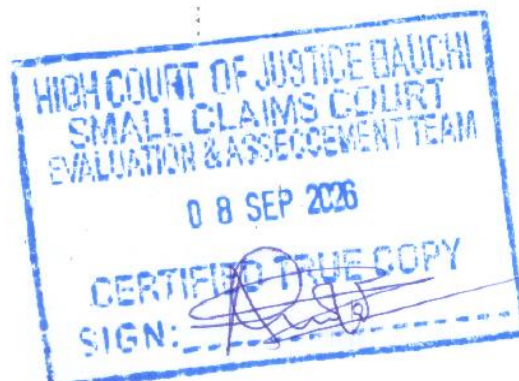
Based on the forgoing the claim of the claimant fails. And that the suit hereby dismissed.

Parties should bear their own cost.

Aggrieved have 14days to appeal

Presiding Judge

Aminu Umar Esq.



HIGH COURT OF JUSTICE BAUCHI
SMALL CLAIMS COURT
EVALUATION & ASSESSMENT TEAM
DATE: 08/09/2026
SIGN: [Signature]