

**GOVERNMENT OF ABIA STATE OF NIGERIA**  
**IN THE SMALL CLAIMS COURT OF ABIA STATE**  
**HOLDEN AT UMUAHIA**  
**BEFORE HIS WORSHIP MARY UKEJE EMEIKE (MRS) CHIEF MAG. GD. 1**  
**ON THIS THURSDAY THE 27<sup>TH</sup> DAY OF JUNE, 2024.**

**CLAIM NO: U/SCC/13/2024**

**MORNING SUN MULTIPURPOSE CO-OPERATIVE  
LTD MICROFINANCE**

**- CLAIMANT**

**VS.**

**UKA NNENNA**

**- DEFENDANT**

Parties are present.

**APPEARANCES:-** Oji Onwudinjo Esq for the Claimant. The Defendant has no legal representation.

**COURT:** Judgment

The Claimant claimed the sum of ~~₦~~4,900,000.00 (Four million nine Hundred Thousand Naira) from the Defendant, the sum of ~~₦~~3,100.000 (Three thousand one hundred naira only) and ~~₦~~50,000.00 (Fifty Thousand Naira) as cost. After plea was taken, the parties resorted to a settlement process in which the Defendant paid the Claimant the sum of ~~₦~~1,000,000.00 (One Million Naira). In the cause of the settlement process, the Claimant made a concession of ~~₦~~2,000,000.00 to be paid to him out of the ~~₦~~4,900,000.00 claimed by him. Whereas the Defendant has paid to the Claimant the sum of ~~₦~~1,000,000.00 the balance therefore became the sum of ~~₦~~1,000,000.00.

It is pertinent to mention that the Claimant was called upon to state the facts of the case since the Defendant had admitted obtaining a credit facility from the Claimant.

The Claimant stated on oath that on the 1/12/2024, the Defendant came to their office with her guarantor one Adaku Kingsley and requested for a loan of ~~₦~~500,000.00. That she was interviewed and she gave reason for getting the loan. That the Defendant filed the application form and the sanction approval form and she also agreed to the terms and conditions. And that she was told to present a collateral which she didn't have but the Defendant brought her four Certificates. That the money was transferred from Keystone

Bank to the Defendants account with Fidelity Bank. That the loan was ₦500,000.00 at the interest rate of 15% and that since then, they have not seen the Defendant and she has not made any payment both the interest and the Principal sum, which was a total of ₦4,900,000.00. That they tried all possible means to settle the issue and even went to the Eze Ogo Awa of Amaekpu Ohafia and handled the issue for several months. That the mediation decided that the Defendant should give us a land whereby they can sale and recover the money. A land was given to them and a Power of Attorney in his name. That severally, they have gone to sale the land unfortunately, the land was sold by them.

Based on that they had nothing to hold on to. That the move for settlement when the matter came to Court, the Claimant agreed to remove the sum of ₦2.9 million from the ₦4.9 Million and asked the Defendant to pay the sum of ₦2M. That the Defendant has paid a sum of ₦1M leaving a balance of ₦1M which the Defendant will pay. That he has the document to the contract filed in Court. The Defendant was called upon and she admitted the facts of the case as stated by the Claimant. The Claimant tendered Exhibit A to wit the empowerment form.

Having admitted the facts of the case as adduced and stated by the Claimant, and parties have gone through series of negotiation, the Claimant has conceded to the sum of ₦2m out of the ₦4.9m owed him by the Defendant. The Defendant has paid the Claimant the sum of ₦1m and the Claimant has acknowledge receipt of same. The balance of ₦1m shall be paid to the Claimant by the Defendant. Accordingly, Judgment is entered in favour of the Claimant in the following terms; the Defendant shall pay the sum of ₦1m to the Claimant on or before the 27/12/2024 as the amount the Defendant is owing the Plaintiff. This is the Judgement of the Court.

**Signed**

**His Worship Mary Ukeje Emenike (Mrs)**

**Chief Mag. Gd. I.**

**27/06/2024**



**AGBANYIM C.C. (MRS)**

**Asst. Chief Registrar I**