

**GOVERNMENT OF ABIA STATE OF NIGERIA**  
**IN THE SMALL CLAIMS COURT OF ABIA STATE**  
**HOLDEN AT UMUAHIA**  
**BEFORE HIS WORSHIP MARY UKEJE EMENIKE (MRS) CHIEF MAG. GD. 1**  
**ON THIS FRIDAY THE 16<sup>TH</sup> DAY OF AUGUST, 2024.**

**CLAIM NO: U/SCC/17/2024**

**MORNING SUN MULTIPURPOSE**

**- CLAIMANT**

**VS.**

**TONIE TAYLOR**

**- DEFENDANT**

Parties are present except the Defendant.

**APPEARANCES:** Oji Onwudinjo Esq for the Claimant. No representation for the Defendant.

**CLERK:** No letter

Witnesses out of court and out of hearing.

**CW1 affirms and state in English Language.**

**Ques:** Your name is

**Ans:** Ikoro Ufere Ikoro

**Ques:** Where.....

**Ans:** No. 6 .....Street, World Bank Housing Estate Aba, Abia State.

**Ques:** What do you do for a living.

**Ans:** Finance Business

**Ques:** Tell the Court your relationship with the Claimant.

**Ans:** I am the President.

**Ques:** Do you know the Defendant.

**Ans:** Yes

**Ques:** Tell the Court what transpired between your company and the defendant.

**Ans:** On 21/5/2019, in the afternoon, the Defendant came back to our office pleaded that he is just from the Market that the materials he intended to buy to complete the Job, that the money he collected in the morning will not be enough for him. He said we should give him another loan of ₦1M. Through our interrogation with him, he presented a lot of facts, that the loan will be okay for him to complete the Job in the next 9 days that he will come and settle all the loan. He went ahead and presented a payment schedule which was done by the

person who gave him contract and we told him that it is not our business. After discussing with him; he agreed with the terms and condition and we gave him another empowerment application form to file which he did and a sanction advice signed by the guarantor and we gave him the loan. The Defendant disappeared, we have not set eyes on him again. We started calling him, his response was not.....He moved to a Family house at Nsirimo Ubakala. We met the Defendants father who is the custodian of the two jeeps ie the collateral. He said he is aware of the transaction and we left. In view of the whole situation, we advice our Lawyer to write him. Our Lawyer wrote him.

**Ques:** How much are you claiming from the Defendant.

**Ans:** At 44 Months of the duration of the loan, it is ~~N~~3,953,000.00 (Three Million Nine Hundred and Fifty Three Thousand) plus the principal of the ~~N~~1M that is a total of ~~N~~4,953,000.00 (Four Million Nine hundred and fifty three Million). Since then, he has not paid anything.

**Ques:** Take a look at this forms. You said he fill form.

**Ans:** Yes. This is the form.

**Oji Esq:** We apply to tender same as Exhibit.

**COURT:** Empowerment form admitted in evidence and marked as Exhibit A. Approval form admitted in Evidence and marked as Exhibit B.

**Continue:**

**Oji Esq:** That will be all for the witness.

**COURT:** The Claimant's Counsel shall write to the ACR of this Court for the release of the original of Exhibit A and B and shall undertake to produce the original of Exhibit A and B whenever it is needed in this Court or any other Court. Hearing notice is to be issued and served on the Defendant before the next adjourned date. Case is adjourned to the 12/9/2024 for cross examination of CW1.

**Signed**

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

**Chief Mag. Gd. I.**

**16/08/2024**



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

**Asst. Chief Registrar I**