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ABSTRACT
This work reveals the impact of financial management and performance of SACCOs in Rwanda subject to the following objectives; to establish the cash flow management techniques used by Umwalimu SACCO, to find out the incentives used by managers to solve cash flow management problems in Umwalimu SACCO. Respondents who took part in this study were selected by using Morgan distribution (see appendix) and data was collected using questionnaire method and additional information from the SACCO records. The study indicates that cash flow management improves the performance of Umwalimu SACCO where formal cash flow management practices are adhered to by the employees, monitored and controlled by management. The following recommendations were made in respect from the study: adoption of speedy ways of collecting receivables from trade debtors like the use of the electronic system known as Mobile Money services offered by the telecommunication companies, computerization of transaction recording by the use of spread sheets to facilitate easy transaction recording, tracking and updating. Paying their obligation on time to collaborate effectively with its supplies and adoption of an internal auditing mechanism on timely basis which ensures integrity and transparency in reporting, recording of transactions and adherence to proper cash flow management practice and SACCO staff should attend seminars and workshops to equip them with skills and knowledge managing SACCO funds.