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**ABSTRACT**
There is no consensus in Rwanda on the definition of a small and medium scale (SME) business. The ministere du commerce (MINICOM) defines it as an enterprise having investment capital up to a certain amount of money and employing up to a certain number of persons. It is also defined as establishment whose annual turnover does not exceed a certain amount of Rwandan Francs. (But the numbers should be given in the definition by MINICOM) The small business is an institution that is highly self-initiated, self-financed and closely self-managed. Other features of small business are: it is generally labor-intensive, the techniques of production are predominantly crude and simple, only few firms may introduce sophisticated machines. Small businesses thrive mainly in local environments. The scope of operation of small business is circumscribed around the native town of the entrepreneur. They are usually unwilling to open branches in other towns. The management and control of the small business is simple, as only few people are usually involved. Small capital is usually required, not as a fast rule but owing to difficulties in sourcing fund for expansion. This forms the bulk of issues and focal concern of this study. The effect of financial management assistance on the growth of small and medium enterprises in Rwanda speaks volume if brought to bear and spells doom if neglected. The study in its chapters emphasizes the presence of small and medium enterprises in Rwanda and their management to eradicate poverty and promote the economy of the whole country.