

MICROFINANCIAL INC  
Form 8-K  
October 16, 2001

**UNITED STATES SECURITIES  
AND EXCHANGE COMMISSION**

**Washington, D.C. 20549**

**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934**

Date of Report (date of earliest event reported): October 15, 2001

MICROFINANCIAL INCORPORATED  
(Exact name of registrant as specified in its charter)

MASSACHUSETTS  
(State or other jurisdiction of incorporation)

1-14771 04-2962824  
(Commission file number) (IRS Employer Identification Number)

950 Winter Street, Waltham, MA 02451  
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: 781-890-0177

Item 5. Other Events.

Pursuant to Form 8-K, General Instructions F, Registrant hereby incorporates by reference the press release attached hereto as Exhibit 99.

Item 7. Financial Statements and Exhibits.

Exhibit      Exhibit Title

Exhibit 99      Press Release dated October 15, 2001  
**SIGNATURES**

Pursuant to the requirements of the Securities and Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**MICROFINANCIAL INCORPORATED**  
Registrant

By: /s/ Peter R. Bleyden

Peter R. Bleyleben  
President and Chief Executive Officer

Dated: October 15, 2001

SIGNATURES