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MICROFINANCIAL INC Form 8-K October 11, 2002

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 11, 2002

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)

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 two press releases attached hereto as Exhibits 99(a) and 99(b).

Exhibit Title -----

Exhibit 99(a) Press Release dated October 11, 2002 Exhibit 99(b) Press Release dated October 11, 2002

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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/ Richard F. Latour

Richard F. Latour President

Dated: October 11, 2002