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MICROFINANCIAL INC  
Form 8-K  
October 31, 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 30, 2002  
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MICROFINANCIAL INCORPORATED  
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(Exact name of registrant as specified in its charter)

MASSACHUSETTS  
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(State or other jurisdiction of incorporation)

1-14771

04-2962824  
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(Commission file number)

(IRS Employer Identification Number)

950 WINTER STREET, WALTHAM, MASSACHUSETTS 02451  
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(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (781) 890-0177  
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Item 5. Other Events.  
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Pursuant to Form 8-K, General Instructions F, Registrant hereby  
incorporates by reference the press release attached hereto as Exhibit 99(a).

Exhibit  
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Exhibit Title  
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Exhibit 99(a)

Press Release dated October 30, 2002

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

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by the undersigned hereunto duly authorized.

MICROFINANCIAL INCORPORATED  
Registrant

By: /s/ Richard F. Latour

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Richard F. Latour  
President

Dated: October 31, 2002