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MICROFINANCIAL INC Form 8-K January 08, 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): January 8, 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, MASSACHUSETTS 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

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Exhibit 99

Press Release dated January 8 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. Bleyleben

Peter R. Bleyleben President

Dated: January 8, 2001