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MICROFINANCIAL INC  
Form 8-K  
September 03, 2004

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

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

Date of Report (date of earliest event reported): September 2, 2004  
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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)

10-M Commerce Way, Woburn, MA 01801  
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(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: 781-994-4800  
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N/A  
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(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

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[ ] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 8.01. Other Events.  
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Pursuant to Form 8-K, General Instruction F, Registrant hereby incorporates by reference the press release attached hereto as Exhibit 99.

Item 9.01. Financial Statements and Exhibits.  
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| Exhibit<br>----- | Exhibit Title<br>-----                |
|------------------|---------------------------------------|
| Exhibit 99       | Press Release dated September 2, 2004 |

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/ James Jackson  
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James Jackson  
Vice President and Chief Financial Officer

Dated: September 3, 2004