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MICROFINANCIAL INC  
Form 8-K  
August 05, 2004

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): August 4, 2004

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

MASSACHUSETTS  
(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)

Item 5. Results of Operations and Financial Condition  
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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.

Item 7. Financial Statements and Exhibits.  
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Exhibit -----	Exhibit Title -----
Exhibit 99	Press Release dated August 4, 2004

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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/ James Jackson

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James Jackson  
Vice President and Chief Financial Officer

Dated: August 5, 2004