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MICROFINA	ANCIAL INC										
Form 4											
January 30, 2	2014										
FORM 4 UNITED STATES SECURITIES AND EXCHANCE C								OMB APPROVAL			
CURICITY 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549							OMB Number:	3235-0287			
Section 16.				GES IN BENEFICIAL OW					Expires:	January 31,	
								NERSHIP OF	Estimated a	2005 Laverade	
				SECUR	SECURITIES				burden hours per		
Form 4 or Form 5			Casting 14	() - f 4	C	F	. 1	A . 4 . 6 1024	response	0.5	
obligation		•					-	ge Act of 1934, f 1935 or Sectio			
may conti	inue.) of the In	•	•	· ·			11		
See Instru 1(b).	iction	50(11) of the m	vestillent	Compan	y Aci	. 01 17	+0			
1(0).											
(Print or Type R	Responses)										
D 1 D 1				er Name and Ticker or Trading				5. Relationship of Reporting Person(s) to Issuer			
-			Symbol								
			MICRO	MICROFINANCIAL INC [MFI]				(Check all applicable)			
(Last)	(First)	(Middle)		Earliest Tr	ansaction						
16 NEW EN	IGLAND EXI	CUTWE	(Month/D	-				X_ Director Officer (give	X109 title Oth	% Owner er (specify	
PARK, SUI		ECUTIVE	01/28/20)14				below)	below)	er (speen)	
171111, 501			4 10 4	1 (D					·	(61 1	
				If Amendment, Date Original led(Month/Day/Year)				6. Individual or Joint/Group Filing(Check			
File				ui/Day/Teal)			Applicable Line) _X_ Form filed by One Reporting Person			
BURLINGT	ON, MA 018	03						Form filed by M Person	More than One Re	eporting	
	(Stata)	(Tin)									
(City)	(State)	(Zip)	Table	e I - Non-D	erivative S	Securi	ties Ac	quired, Disposed o	f, or Beneficial	lly Owned	
1.Title of	2. Transaction					5. Amount of	6. Ownership	7. Nature of			
Security (Instr. 3)	(Month/Day/Y		Execution Date, if any		onAcquired Disposed				Form: Direct (D) or	Indirect Beneficial	
(Insu: 5)		•	n/Day/Year)	CodeDisposed of (D)(Instr. 8)(Instr. 3, 4 and 5)				Owned	Indirect (I)	Ownership	
								Following	(Instr. 4)	(Instr. 4)	
						(A)		Reported Transaction(s)			
				Code V	Amount	or	Driac	(Instr. 3 and 4)			
Common				Code V	Amount 5,062	(D)	Price				
Stock	01/28/2014			А	(1) (1)	А	\$0	1,498,072	D		

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

 (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transacti Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	;	Date	Secur	unt of rlying	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Owne Follo Repo Trans (Instr
			Code V		Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

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Reporting Owners

	Relationships					
Reporting Owner Name / Address	Director	10% Owner	Officer	Other		
Boyle Brian 16 NEW ENGLAND EXECUTIVE PARK SUITE 200 BURLINGTON, MA 01803	Х	X				
Signatures						
/s/ Eugene W. McDermott as attorney-in-fact	01/3	0/2014				
**Signature of Reporting Person	Γ	Date				

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) The shares reported were issued to Dr. Boyle as compensation for his service as a director of Microfinancial Incorporated. The award is fully vested on the grant date.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.