MICROFINANCIAL INC Form SC 13G/A February 12, 2001

SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

SCHEDULE 13G

Under the Securities Exchange Act of 1934 (Amendment No. 1 )\*

MicroFinancial Incorporated
----(Name of Issuer)

Common Stock
----(Title of Class of Securities)

595072 1 09 -----(CUSIP Number)

December 31, 2000

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- [\_] Rule 13d-1(b)
- [\_] Rule 13d-1(c)
- [X] Rule 13d-1(d)
- \* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page.

The information required on the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 (the "Act") or otherwise subject to the liabilities of that section of the Act, but shall be subject to all other provisions of the Act (however, see the Notes).

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1. NAME OF REPORTING PERSONS/I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS

(ENTITIES ONLY)

Brian E. Boyle

2. CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS)

(a) [\_] (b) [\_]

Not Applicable.

- 3. SEC USE ONLY
- 4. CITIZENSHIP OR PLACE OF ORGANIZATION

United States of America.

NUMBER OF 5. SOLE VOTING POWER

SHARES 2,027,750

BENEFICIALLY 6. SHARED VOTING POWER

OWNED BY None

EACH 7. SOLE DISPOSITIVE POWER

REPORTING 1,424,700 -----

PERSON 8. SHARED DISPOSITIVE POWER

WITH None

9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

2,027,750

10. CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES [-] (SEE INSTRUCTIONS)

Not Applicable.

11. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

Approximately 15.9% (1)

12. TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

ΙN

(1) Based on 12,710,946 shares of MicroFinancial Incorporated's Common Stock outstanding as of the report filed on Form 10-Q on November 14, 2000.

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Item 1(a	a).	Name	of Issuer:		
				MicroFinancial Incorporated	
Item 1(	>).	Addre	ess of Issu	uer's Principal Executive Off	ices:
			950 Winter	Street, Waltham, Massachuse	tts 02154
Item 2(a	a).	Name	of Person	Filing:	
				Brian E. Boyle	
Item 2(	o).	Addre	ess of Prir	ncipal Business Office, or if	None, Residence:
			950 Winter	Street, Waltham, Massachuse	tts 02154
Item 2(	c).	Citiz	zenship:		
				United States of America	
Item 2(	d).	Title	e of Class	of Securities:	
				Common Stock	
Item 2(	≘).	CUSI	P Number:		
				595072 1 09	
Item 3.				is filed pursuant to Rule the person filing is a:	13d-1(b), or 13d-2(b) or
	(a)		[_] Broker Act.	or dealer registered under So	ection 15 of the Exchange
	(b)		[_] Bank as	s defined in Section 3(a)(6)	of the Exchange Act.
	(c)		[_] Insura Exchange Ac	ance company as defined in Set.	Section 3(a)(19) of the
	(d)			ment company registered un Company Act.	nder Section 8 of the
	(e)		[_] An 13d-1(b)(1)	<pre>investment adviser in (ii)(E);</pre>	accordance with Rule
	(f)			loyee benefit plan or endown 13d-1(b)(1)(ii)(F).	ment fund in accordance
	(g)		[_] A parer	nt holding company or contro	ol person in accordance

with Rule 13d-1(b)(1)(ii)(G).

- (h) [\_] A savings association as defined in Section 3(b) of the Federal Deposit Insurance Act.
- (i) [\_] A church plan that is excluded from the definition of an investment company under Section 3(c)(14) of the Investment Company Act.
- (i) [ ] Group, in accordance with Rule 13d-1(b)(1)(ii)(J).

Not Applicable.

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Item 4. Ownership.

(a) Amount beneficially owned: 2,027,750

Of such 2,027,750 shares of Common Stock (i) the reporting person is the direct beneficial owner of 1,404,700 shares of Common Stock and 20,000 shares of Common Stock issuable upon the exercise of options which shall have vested by February 25, 2001; and (ii) the reporting person is the indirect beneficial owner of 603,050 shares of Common Stock directly beneficially owned by his former spouse as of the close of business on February 11, 2000 over which shares the reporting person retains sole voting power.

- (b) Percent of class: Approximately 15.9% (2)
- (c) Number of shares as to which such person has:
- (i) Sole power to vote or to direct the vote: 2,027,750
- (ii) Shared power to vote or to direct the vote: None
- (iii) Sole power to dispose or to direct the disposition of: 1,424,700
- (iv) Shared power to dispose or to direct the disposition of: None

Item 5. Ownership of Five Percent or Less of a Class.

#### Not Applicable.

\_\_\_\_\_

Item 6. Ownership of More Than Five Percent on Behalf of Another Person.

### Not Applicable.

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Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company.

Not Applicable.

Item 8. Identification and Classification of Members of the Group. Not Applicable. \_\_\_\_\_ Item 9. Notice of Dissolution of Group. Not Applicable. \_\_\_\_\_ Item 10. Certifications. Not Applicable. \_\_\_\_\_ (2) Based on 12,710,946 shares of MicroFinancial Incorporated's Common Stock outstanding as of the report filed on Form 10-Q on November 14, 2000. CUSIP No. 595072 1 09 13G Page 5 of 5 Pages SIGNATURE After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct. February 9, 2001 \_\_\_\_\_ (Date) /s/ Brian E. Boyle (Signature)

(Name/Title)

Attention. Intentional misstatements or omissions of fact constitute federal criminal violations (see 18 U.S.C. 1001).

Brian E. Boyle