

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934

(Amendment No. [2](#))

[Oportun Financial Corporation](#)

(Name of Issuer)

[Common Stock, \\$0.0001 par value per share](#)

(Title of Class of Securities)

[68376D104](#)

(CUSIP Number)

[06/30/2026](#)

(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)

☐ Rule 13d-1(d)

SCHEDULE 13G

CUSIP 68376D104
Number(s):

1	Names of Reporting Persons Forager Capital Management, LLC
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☐ (b)
3	Sec Use Only
4	Citizenship or Place of Organization DELAWARE

Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 4,512,045.00
	6	Shared Voting Power 0.00
	7	Sole Dispositive Power 4,512,045.00
	8	Shared Dispositive Power 0.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person 4,512,045.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐	
11	Percent of class represented by amount in row (9) 9.8 %	
12	Type of Reporting Person (See Instructions) IA	

SCHEDULE 13G

CUSIP Number(s):	68376D104
------------------	-----------

1	Names of Reporting Persons Forager Fund, L.P.	
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☐ (b)	
3	Sec Use Only	
4	Citizenship or Place of Organization DELAWARE	
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 4,512,045.00
	6	Shared Voting Power 0.00
	7	Sole Dispositive Power 4,512,045.00
	8	Shared Dispositive Power 0.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person 4,512,045.00	

10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐
11	Percent of class represented by amount in row (9) 9.8 %
12	Type of Reporting Person (See Instructions) PN

SCHEDULE 13G

CUSIP Number(s):	68376D104
------------------	-----------

1	Names of Reporting Persons Kissel Edward Urban	
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☐ (b)	
3	Sec Use Only	
4	Citizenship or Place of Organization UNITED STATES	
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 0.00
	6	Shared Voting Power 4,512,045.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 4,512,045.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person 4,512,045.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐	
11	Percent of class represented by amount in row (9) 9.8 %	
12	Type of Reporting Person (See Instructions) HC, IN	

SCHEDULE 13G

CUSIP Number(s):	68376D104
------------------	-----------

1	Names of Reporting Persons MacArthur Robert Symmes	
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☐ (b)	
3	Sec Use Only	
4	Citizenship or Place of Organization UNITED STATES	
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 0.00
	6	Shared Voting Power 4,512,045.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 4,512,045.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person 4,512,045.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐	
11	Percent of class represented by amount in row (9) 9.8 %	
12	Type of Reporting Person (See Instructions) HC, IN	

SCHEDULE 13G

Item 1.

- (a) **Name of issuer:**
Oportun Financial Corporation
- (b) **Address of issuer's principal executive offices:**
1825 South Grant Street, Suite 850, San Mateo, CA 94402

Item 2.

- (a) **Name of person filing:**
This joint statement on Schedule 13G/A is being filed by Forager Fund, L.P., a Delaware limited partnership (the "Fund"), Forager Capital Management, LLC, a Delaware limited liability company and the general partner of the Fund (the "General Partner"), Edward Kissel and Robert MacArthur (collectively, the "Reporting Persons").
- (b) **Address or principal business office or, if none, residence:**
The business address of each of the Reporting Persons is 2025 3rd Ave. N, Suite 350, Birmingham, AL 35203.
- (c) **Citizenship:**
The Fund is a Delaware limited partnership. The General Partner is a Delaware limited liability company. Each of Messrs. Kissel and MacArthur is a citizen of the United States.

(d) **Title of class of securities:**
Common Stock, \$0.0001 par value per share

(e) **CUSIP No.:**
68376D104

Item 3. If this statement is filed pursuant to §§ 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

- (a) ☐ Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);
- (b) ☐ Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);
- (c) ☐ Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);
- (d) ☐ Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);
- (e) ☐ An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);
- (f) ☐ An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);
- (g) ☐ A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);
- (h) ☐ A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);
- (i) ☐ A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);
- (j) ☐ A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J), please specify the type of institution:
- (k) ☐ Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).

Item 4. Ownership

(a) **Amount beneficially owned:**

The Reporting Persons, in the aggregate, beneficially own 4,512,045 shares of common stock, \$0.0001 par value per share, of the Issuer ("Common Stock").

(b) **Percent of class:**

9.8%. The percentages of beneficial ownership reported herein, and on each Reporting Person's cover page to this Schedule 13G/A, are based on a total of 45,902,567 shares of Common Stock issued and outstanding as of June 16, 2026, as reported in the Issuer's definitive proxy statement filed with the Securities and Exchange Commission on June 29, 2026.

(c) **Number of shares as to which the person has:**

(i) **Sole power to vote or to direct the vote:**

Each of the Fund and the General Partner has the sole power to vote or to direct the vote of 4,512,045 shares of Common Stock. Each of Messrs. Kissel and MacArthur has the sole power to vote or to direct the vote of 0 shares of Common Stock.

(ii) **Shared power to vote or to direct the vote:**

Each of the Fund and the General Partner has the shared power to vote or to direct the vote of 0 shares of Common Stock. Each of Messrs. Kissel and MacArthur has the shared power to vote or to direct the vote of 4,512,045 shares of Common Stock.

(iii) **Sole power to dispose or to direct the disposition of:**

Each of the Fund and the General Partner has the sole power to dispose or to direct the disposition of 4,512,045 shares of Common Stock. Each of Messrs. Kissel and MacArthur has the sole power to dispose or to direct the disposition of 0 shares of Common Stock.

(iv) **Shared power to dispose or to direct the disposition of:**

Each of the Fund and the General Partner has the shared power to dispose or to direct the disposition of 0 shares of Common Stock. Each of Messrs. Kissel and MacArthur has the shared power to dispose or to direct the disposition of 4,512,045 shares of Common Stock.

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

Not Applicable

Item 6. Ownership of more than 5 Percent on Behalf of Another Person.

Not Applicable

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

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:

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect, other than activities solely in connection with a nomination under § 240.14a-11.

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.

Forager Capital Management, LLC

Signature: /s/ Robert MacArthur

Name/Title: Managing Partner

Date: 07/23/2026

Forager Fund, L.P.

Signature: /s/ Robert MacArthur

Name/Title: Managing Partner of the sole general partner

Date: 07/23/2026

Kissel Edward Urban

Signature: /s/ Edward Kissel

Name/Title: Director

Date: 07/23/2026

MacArthur Robert Symmes

Signature: /s/ Robert MacArthur

Name/Title: Managing Partner

Date: 07/23/2026

Exhibit Information

Exhibit 24.1 - Power of Attorney, dated October 15, 2025, by Edward Kissel, incorporated herein by reference to Exhibit 24.1 of the Schedule 13G filed by the reporting persons with the Securities and Exchange Commission on October 15, 2025 (https://www.sec.gov/Archives/edgar/data/1720592/000110465926006144/tm263876d1_ex24-1.htm)

Exhibit 24.2 - Power of Attorney, dated October 15, 2025, by Robert MacArthur, incorporated herein by reference to Exhibit 24.2 of the Schedule 13G filed by the reporting persons with the Securities and Exchange Commission on October 15, 2025 (https://www.sec.gov/Archives/edgar/data/1720592/000110465926006144/tm263876d1_ex24-2.htm)

Exhibit 99.1 - Joint Filing Agreement, dated October 15, 2025, by and among the reporting persons, incorporated herein by reference to Exhibit 99.1 of the Schedule 13G filed by the reporting persons with the Securities and Exchange Commission on October 15, 2025 (https://www.sec.gov/Archives/edgar/data/1720592/000110465926006144/tm263876d1_ex99-1.htm)