

**SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

**SCHEDULE 13G**

**UNDER THE SECURITIES EXCHANGE ACT OF 1934**

**LM FUNDING AMERICA, INC.**

(Name of Issuer)

**Common Stock, par value \$0.001 per share**

(Title of Class of Securities)

**502074404**

(CUSIP Number)

**08/18/2025**

(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 No.** 502074404

|   |                                                                                                                                            |
|---|--------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | <b>Names of Reporting Persons</b><br>L1 Capital Global Opportunities Master Fund, Ltd.                                                     |
| 2 | <b>Check the appropriate box if a member of a Group (see instructions)</b><br><input type="checkbox"/> (a)<br><input type="checkbox"/> (b) |
| 3 | <b>Sec Use Only</b>                                                                                                                        |
| 4 | <b>Citizenship or Place of Organization</b><br>CAYMAN ISLANDS                                                                              |

|                                                                    |                                                                                                                     |                                        |
|--------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|----------------------------------------|
| Number of Shares Beneficially Owned by Each Reporting Person With: | 5                                                                                                                   | Sole Voting Power<br>1,410,790.00      |
|                                                                    | 6                                                                                                                   | Shared Voting Power<br>0.00            |
|                                                                    | 7                                                                                                                   | Sole Dispositive Power<br>1,410,790.00 |
|                                                                    | 8                                                                                                                   | Shared Dispositive Power<br>0.00       |
| 9                                                                  | Aggregate Amount Beneficially Owned by Each Reporting Person<br>1,410,790.00                                        |                                        |
| 10                                                                 | Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)<br><input type="checkbox"/> |                                        |
| 11                                                                 | Percent of class represented by amount in row (9)<br>9.28 %                                                         |                                        |
| 12                                                                 | Type of Reporting Person (See Instructions)<br>FI                                                                   |                                        |

## SCHEDULE 13G

**Item 1.**

- (a) **Name of issuer:**  
LM FUNDING AMERICA, INC.
- (b) **Address of issuer's principal executive offices:**  
1200 West Platt Street, Suite 100, Tampa, FL 33606

**Item 2.**

- (a) **Name of person filing:**  
L1 Capital Global Opportunities Master Fund, Ltd.
- (b) **Address or principal business office or, if none, residence:**  
161A Shedden Road, 1 Artillery Court,  
PO Box 10085  
Grand Cayman, Cayman Islands KY1-1001
- (c) **Citizenship:**  
Cayman Islands
- (d) **Title of class of securities:**  
Common Stock, par value \$0.001 per share
- (e) **CUSIP No.:**  
502074404

**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:**

1,410,790

The amounts in Row (5), (7) and (9) include 1,410,790 shares of Common Stock. The amounts do not include 1,410,790 warrants to purchase shares of common stock, which are subject to shareholder approval and a 4.99% beneficial ownership limitation. The percentage set forth on Row (11) of the cover page for the reporting person is based on 15,198,388 shares of Common Shares outstanding after the offering, based on the Issuer's Prospectus Supplement filed under Rule 424(b)(5) with the Securities and Exchange Commission on August 19, 2025.

David Feldman and Joel Arber are the Directors of L1 Capital Global Opportunities Master Fund, Ltd. As such, L1 Capital Global Opportunities Master Fund, Ltd., Mr. Feldman, and Mr. Arber may be deemed to beneficially own (as that term is defined in Rule 13d-3 under the Securities Exchange Act of 1934) the issuer's securities described herein. To the extent Mr. Feldman and Mr. Arber are deemed to beneficially own such securities, Mr. Feldman and Mr. Arber disclaim beneficial ownership of these securities except to the extent of its pecuniary interest therein, and the inclusion of these shares in this report shall not be deemed an admission of beneficial ownership of all of the reported shares for purposes of Section 13 and the rules thereunder.

**(b) Percent of class:**

9.28% %

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

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

1,410,790

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

0

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

1,410,790

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

0

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

**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.

L1 Capital Global Opportunities Master Fund,  
Ltd.

**Signature:** /s/ David Feldman

**Name/Title:** David Feldman, Director

**Date:** 08/25/2025