SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13D

Under the Securities Exchange Act of 1934

(Amendment No. 4)*

CLEARONE INC

(Name of Issuer)

Common Stock, Par Value $0.001 Per Share

(Title of Class of Securities)

(CUSIP Number)

Anna Chaykina
c/o Sichenzia Ross Ference Carmel LLP,, 1185 Avenue of the Americas, 26th Floor
New York, NY, 10036
212-930-9700

(Name, Address and Telephone Number of Person Authorized to Receive Notices and Communications)

11/13/2026

(Date of Event Which Requires Filing of This Statement)

If the filing person has previously filed a statement on Schedule 13G to report the acquisition that is the subject of this Schedule 13D, and is filing this schedule because of §§ 240.13d-1(e), 240.13d-1(f) or 240.13d-1(g), check the following box. ☐

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 ("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).

SCHEDULE 13D

CUSIP No.

1	Name of reporting person First Finance Ltd.
2	Check the appropriate box if a member of a Group (See Instructions)

☐ (a)
☐ (b)

3 SEC use only

Source of funds (See Instructions)

4 WC, OO

Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)

5 ☐

Citizenship or place of organization

6 UNITED STATES

Number of Shares Beneficially Owned by Each Reporting Person With:	7	Sole Voting Power 2,141,161.00
	8	Shared Voting Power 0.00
	9	Sole Dispositive Power 2,141,161.00
	10	Shared Dispositive Power 0.00

Aggregate amount beneficially owned by each reporting person

11 2,141,161.00

Check if the aggregate amount in Row (11) excludes certain shares (See Instructions)

12 ☐

Percent of class represented by amount in Row (11)

13 58.3 %

Type of Reporting Person (See Instructions)

14 CO

SCHEDULE 13D

CUSIP No.

Name of reporting person

1 Hromyk Andrew

Check the appropriate box if a member of a Group (See Instructions)

2 ☐ (a)
☐ (b)

3 SEC use only

Source of funds (See Instructions)

4 OO

Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)

5 ☐

Citizenship or place of organization

6 CANADA (FEDERAL LEVEL)

Number of	7	Sole Voting Power

Shares Beneficially Owned by Each Reporting Person With:		0.00
	8	Shared Voting Power 2,141,161.00
	9	Sole Dispositive Power 0.00
	10	Shared Dispositive Power 2,141,161.00
11		Aggregate amount beneficially owned by each reporting person 2,141,161.00
12		Check if the aggregate amount in Row (11) excludes certain shares (See Instructions) ☐
13		Percent of class represented by amount in Row (11) 58.3 %
14		Type of Reporting Person (See Instructions) IN

SCHEDULE 13D

Item 1. Security and Issuer

(a) Title of Class of Securities:

Common Stock, Par Value $0.001 Per Share

(b) Name of Issuer:

CLEARONE INC

(c) Address of Issuer's Principal Executive Offices:

7533 S CENTER VIEW CT #5311, West Jordan, UTAH , 84084.

Item 3. Source and Amount of Funds or Other Consideration

On March 2, 2026, First Finance Ltd. entered into a Securities Purchase Agreement with ClearOne, Inc. (the "Issuer") pursuant to which First Finance Ltd. agreed to acquire, for a total purchase price of $1,750,000, (i) 437,500 shares of the Issuer's common stock and (ii) a warrant to purchase up to 437,500 shares of common stock (the "Warrant"). The transaction closed on or around March 6, 2026. On August 4, 2026, pursuant to the Agreement and Plan of Merger (the "Merger Agreement") by and among the Issuer, CLRO Merger Sub, Inc., a wholly-owned subsidiary of the Issuer ("Merger Sub"), Cortigent, Inc. ("Cortigent"), and Vivani Medical, Inc. ("Vivani"), pursuant to which Merger Sub will merge with and into Cortigent, with Cortigent surviving as a wholly-owned subsidiary of the Issuer, First Finance Ltd. entered into a Warrant Cancellation Agreement with the Issuer (the "Warrant Cancellation Agreement") pursuant to which First Finance Ltd. surrendered and cancelled the Warrant in its entirety for no consideration. As a result of the Warrant Cancellation Agreement, First Finance Ltd. no longer holds any derivative securities of the Issuer. On November 13, 2026, in connection with a private placement by the Issuer of shares of common stock at a price of $4.00 per share for aggregate gross consideration of $2,755,540 in cash ($3,999,998 including the Loan Conversion (as defined below)) (the "Private Placement"), First Finance Ltd. entered into (i) a Private Placement Subscription Agreement with the Issuer (the "Subscription Agreement"), pursuant to which First Finance Ltd. subscribed for 188,885 shares of common stock at a price of $4.00 per share, for a total subscription price of $755,540, and (ii) a Debt Settlement and Subscription Agreement with the Issuer (the "Debt Settlement Agreement"), pursuant to which First Finance Ltd. agreed to accept 311,114 shares of common stock at a deemed price of $4.00 per share in full and final payment of US$1,244,458.33 owed by the Issuer to First Finance Ltd., consisting of a loan in the amount of $1,000,000, plus accrued interest of $44,458.33, pursuant to a loan agreement dated effective as of June 30, 2026, and a loan in the amount of $200,000 pursuant to a loan agreement dated effective as of October 7, 2026 (the "Loan Conversion"). The subscription price under the Subscription Agreement was funded from the working capital of First Finance Ltd. The Private Placement, including the Loan Conversion, closed on November 17, 2026, upon which the Issuer issued to First Finance Ltd. an aggregate of 499,999 shares of common stock.

Item 4. Purpose of Transaction

This Amendment No. 4 is being filed by First Finance Ltd. and Andrew Hromyk ("Mr. Hromyk" and, together with First Finance Ltd., the "Reporting Persons") to report the acquisition by First Finance Ltd. of 499,999 shares of common stock in the Private Placement, including the Loan Conversion. First Finance Ltd. acquired such shares for investment purposes and to support the Issuer's efforts to increase its stockholders' equity in order to regain compliance with the continued listing requirements of The Nasdaq Capital Market and to complete the transactions contemplated by the Merger Agreement, and, with respect to the Loan Conversion, to settle the outstanding indebtedness owed by the Issuer to First Finance Ltd. On July 1, 2026, the Issuer entered into the Merger Agreement, pursuant to which Merger Sub will merge with and into Cortigent, with Cortigent surviving as a wholly-owned subsidiary of the Issuer. As consideration for all of the issued and outstanding shares of common stock of Cortigent, Vivani will receive 12,500,000 shares of the Issuer's common stock. The Merger Agreement was disclosed by the Issuer in a Current Report on Form 8-K filed with the Securities and Exchange Commission (the "SEC") on July 6, 2026. As the majority beneficial owner of the Issuer's common stock, the Reporting Persons are supportive of the Merger Agreement. Except as described herein, the Reporting Persons have no plans or proposals which relate to or would result in any of the actions specified in clauses (a) through (j) of Item 4 of Schedule 13D. The Reporting Persons reserve the right to change their plans and intentions at any time, as they deem appropriate.

Item 5. Interest in Securities of the Issuer

(a) First Finance Ltd. directly owns 2,141,161 shares of the Issuer's common stock. Based upon an aggregate of 3,675,411 shares of common stock issued and outstanding following the closing of the Private Placement on November 17, 2026, as reported in the Issuer's Current Report on Form 8-K filed with the SEC on November 17, 2026, the shares of the Issuer's common stock beneficially owned by First Finance Ltd. constitute approximately 58.3% of the common stock of the Issuer. Mr. Hromyk may be deemed to beneficially own the 2,141,161 shares of the Issuer's common stock beneficially owned by First Finance Ltd. by virtue of his ownership and control of First Finance Ltd., constituting approximately 58.3% of the common stock of the Issuer. Neither First Finance Ltd. nor Mr. Hromyk holds any derivative securities of the Issuer.

(b) First Finance Ltd. has the sole power to vote or direct the vote, and the sole power to dispose or direct the disposition, of 2,141,161 shares of the Issuer's common stock. By virtue of his ownership and control of First Finance Ltd., Mr. Hromyk may be deemed to share the power to vote or direct the vote, and to share the power to dispose or direct the disposition, of such 2,141,161 shares. Neither First Finance Ltd. nor Mr. Hromyk holds any right to acquire additional shares of the Issuer's common stock.

(c) On November 13, 2026, First Finance Ltd. entered into the Subscription Agreement to acquire 188,885 shares of the Issuer's common stock at $4.00 per share for cash and the Debt Settlement Agreement to acquire 311,114 shares of the Issuer's common stock at a deemed price of $4.00 per share in the Loan Conversion, as described in Item 3 above. Such shares were issued to First Finance Ltd. on November 17, 2026. Except as set forth herein, the Reporting Persons have not effected any other transactions in any securities of the Issuer in the past 60 days.

(d) N/A

(e) N/A

Item 6. Contracts, Arrangements, Understandings or Relationships With Respect to Securities of the Issuer

On August 4, 2026, pursuant to the Merger Agreement, First Finance Ltd. entered into the Warrant Cancellation Agreement with the Issuer, pursuant to which First Finance Ltd. surrendered and cancelled the Warrant to purchase up to 437,500 shares of the Issuer's common stock for no consideration. A copy of the Warrant Cancellation Agreement is incorporated herein by reference to Exhibit 10.1 to the Issuer's Current Report on Form 8-K filed with the SEC on August 5, 2026. On November 13, 2026, First Finance Ltd. entered into the Subscription Agreement and the Debt Settlement Agreement with the Issuer, as described in Item 3 above. Under the Debt Settlement Agreement, upon delivery of the shares, the outstanding loan amounts are fully satisfied and extinguished and First Finance Ltd. releases the Issuer from all claims relating thereto. The shares acquired under each agreement have not been registered under the Securities Act of 1933, as amended, and bear a restrictive legend. Copies of the form of Subscription Agreement and the Debt Settlement Agreement are incorporated herein by reference to Exhibits 10.2 and 10.1, respectively, to the Issuer's Current Report on Form 8-K filed with the SEC on November 17, 2026.

Item 7. Material to be Filed as Exhibits.

99.1 - Warrant Cancellation Agreement, dated as of August 4, 2026, by and between ClearOne, Inc. and First Finance Ltd. (incorporated by reference to Exhibit 10.1 to the Issuer's Current Report on Form 8-K filed with the SEC on August 5, 2026). 99.2 - Joint Filing Agreement, dated as of November 26, 2025, by and between Andrew Hromyk and First Finance Ltd. (previously filed as an exhibit to Amendment No. 1). 99.3 - Form of Subscription Agreement, dated as of November 13, 2026, by and between ClearOne, Inc. and each of the investors party thereto (incorporated by reference to Exhibit 10.2 to the Issuer's Current Report on Form 8-K filed with the SEC on November 17, 2026). 99.4 - Debt Settlement and Subscription Agreement, dated as of November 13, 2026, by and between ClearOne, Inc. and First Finance Ltd. (incorporated by reference to Exhibit 10.1 to the Issuer's Current Report on Form 8-K filed with the SEC on November 17, 2026).

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.

First Finance Ltd.

Signature: /s/ Andrew Hromyk
Name/Title: Andrew Hromyk, Principal
Date: 11/17/2026

Hromyk Andrew

Signature: /s/ Andrew Hromyk
Name/Title: Andrew Hromyk, Self
Date: 11/17/2026