Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2021

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2021 or fiscal plan year beginning 10/01/2021 and ending 09/30/2022

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
BBCK ENTERPRISES, INC. 401(K) PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 10/01/1997

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
BBCK ENTERPRISES, INC. DBA K & L WINE MERCHANTS

3005 EL CAMINO REAL
REDWOOD CITY, CA 94061

2b Employer Identification Number (EIN) 94-2383456

2c Plan Sponsor's telephone number 650-364-8544

2d Business code (see instructions) 445310

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	07/11/2023	TODD ZUCKER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:
a Sponsor's name
c Plan Name

4b EIN

4d PN

5 Total number of participants at the beginning of the plan year	**5**	171
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1) Total number of active participants at the beginning of the plan year	**6a(1)**	143
a(2) Total number of active participants at the end of the plan year	**6a(2)**	140
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	28
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	168
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**	**6f**	168
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	87
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	4
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2A 2E 2F 2G 2J 2K 2T 3D

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)

(1)	[ ]	Insurance
(2)	[ ]	Code section 412(e)(3) insurance contracts
(3)	[X]	Trust
(4)	[ ]	General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)	[ ]	Insurance
(2)	[ ]	Code section 412(e)(3) insurance contracts
(3)	[X]	Trust
(4)	[ ]	General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

(1)	[X]	**R** (Retirement Plan Information)
(2)	[ ]	**MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3)	[ ]	**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1)	[X]	**H** (Financial Information)
(2)	[ ]	**I** (Financial Information – Small Plan)
(3)	[ ] ___	**A** (Insurance Information)
(4)	[X]	**C** (Service Provider Information)
(5)	[ ]	**D** (DFE/Participating Plan Information)
(6)	[ ]	**G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2021** **This Form is Open to Public Inspection.**

For calendar plan year 2021 or fiscal plan year beginning 10/01/2021 and ending 09/30/2022

A Name of plan	**B** Three-digit plan number (PN) ▶
BBCK ENTERPRISES, INC. 401(K) PLAN	001

C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
BBCK ENTERPRISES, INC. DBA K & L WINE MERCHANTS	94-2383456

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . ☐ Yes ☒ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

ALERUS FINANCIAL, N.A.

45-6062081

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

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45-6062081

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 19 37 50 60 64	NONE	3215	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

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Part III	**Termination Information on Accountants and Enrolled Actuaries (see instructions)** (complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2021

This Form is Open to Public Inspection

For calendar plan year 2021 or fiscal plan year beginning 10/01/2021 and ending 09/30/2022

A Name of plan
BBCK ENTERPRISES, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
BBCK ENTERPRISES, INC. DBA K & L WINE MERCHANTS

D Employer Identification Number (EIN)
94-2383456

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	88482	77056
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	18647221	15191298
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	**(b)** End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	18735703	15268354
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	18735703	15268354

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

	Income		**(a)** Amount	**(b)** Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	20000	
	(B) Participants	2a(1)(B)	652081	
	(C) Others (including rollovers)	2a(1)(C)	33939	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		706020
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	1131	
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	4217	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		5348
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	434555	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		434555
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-3405005
c Other income	2c		1286
d Total income. Add all **income** amounts in column (b) and enter total	2d		-2257796
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1164024	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		1164024
f Corrective distributions (see instructions)	2f		42314
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	3215	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		3215
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1209553
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-3467349
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) [X] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [ ] neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: PHILLIP J. ANDREWS, CPA **(2)** EIN: 20-8787831

d The opinion of an independent qualified public accountant is **not attached** because:

(1) [ ] This form is filed for a CCT, PSA, or MTIA. **(2)** [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	

			Yes	No	Amount
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e	Was this plan covered by a fidelity bond?	**4e**	X		500000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l	Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No

If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2021

This Form is Open to Public Inspection.

For calendar plan year 2021 or fiscal plan year beginning 10/01/2021 and ending 09/30/2022

A Name of plan
BBCK ENTERPRISES, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
BBCK ENTERPRISES, INC. DBA K & L WINE MERCHANTS

D Employer Identification Number (EIN)
94-2383456

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions ..... | **1** | 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 45-6062081

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year ..... | **3**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) ..... | **6a**

b Enter the amount contributed by the employer to the plan for this plan year ..... | **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) ..... | **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 a Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

20 **PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____

BBCK Enterprises, Inc.
401(k) Retirement Plan
Financial Statements and Supplemental Schedules
September 30, 2022 and 2021

BBCK Enterprises, Inc.
401(k) Retirement Plan
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REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

Trustees
BBCK Enterprises, Inc. 401(k) Retirement Plan

I have audited the accompanying statements of net assets available for benefits of BBCK Enterprises, Inc. 401(k) Retirement Plan (the "Plan") as of September 30, 2022 and 2021, and the related statement of changes in net assets available for benefits for the year ended September 30, 2022, and the related notes to the financial statements. These financial statements are the responsibility of the Plan's management.

Management's responsibility for the financial statements
Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's responsibility
My responsibility is to express an opinion on these financial statements based on my audits. I conducted my audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that I plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, I express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

Opinion
In my opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of BBCK Enterprises, Inc. 401(k) Retirement Plan as of September 30, 2022 and 2021, and the changes in net assets available for benefits for the year ended September 30, 2022, in conformity with accounting principles generally accepted in the United States of America.

Report on supplementary information
My audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental information in the accompanying schedules of investments representing 5% or more of the Plan's net assets as of September 30, 2022, and Fair Value Measurements of Assets (held at year end) as of September 30, 2022 and 2021, has been subjected to audit procedures performed in conjunction with the audit of BBCK Enterprises, Inc. 401(k) Retirement Plan's financial statements. The supplemental information is presented for purposes of additional analysis and is not a required part of the basic statements but includes supplemental

information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The supplemental information is the responsibility of the Plan's management. My audit procedures included determining whether the supplemental information reconciles to the basic financial statements or the underlying accounting and other records, as applicable, and performing procedures to test the completeness and accuracy of the information presented in the supplemental information. In forming my opinion on the supplemental information in the accompanying schedules, I evaluated whether the supplemental information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting Disclosure under the Employee Retirement Income Security Act of 1974. In my opinion, the supplemental information referred to above is fairly stated, in all material respects, in relation to the basic financial statements taken as a whole.

Danville, CA
July 10, 2023

BBCK Enterprises, Inc. 401(k) Plan
Statement of Net Assets Available for Benefits
September 30, 2022 and 2021

	2022	2021
Assets		
Investments at fair value	$ 15,191,298	$ 18,647,221
Receivables		
Notes receivable from participants	77,056	88,482
Total receivables	77,056	88,242
Net assets available for benefits	$ 15,268,354	$ 18,735,703

See notes to financial statements

BBCK Enterprises, Inc. 401(k) Plan
Statement of Changes in Net Assets Available for Benefits
Year Ended September 30, 2022

Additions	
Additions to net assets attributed to:	
Interest income	$ 5,348
Dividend income	434,555
Miscellaneous	1,286
Total investment income	441,189
Contributions:	
Employer's	20,000
Participants'	652,081
Participants' rollovers	33,939
Total contributions	706,020
Total additions	1,147,209
Deductions	
Deductions from net assets attributed to:	
Benefits paid to participants	1,206,338
Administrative expenses	3,215
Other disbursements	21,800
Net decrease in fair value of assets	3,383,205
Total deductions	4,614,558
Net increase/(decrease)	(3,467,349)
Net Assets Available for Benefits	
Beginning of year	18,735,703
End of year	$ 15,268,354

See notes to financial statements

1. Description of Plan

The following description of BBCK Enterprises Inc., 401(k) Retirement Plan (the "Plan") provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General
The Plan is a contributory defined contribution plan established under the provisions of Section 401(a) of the Internal Revenue Code ("IRC"), which includes a qualified cash or deferred arrangement as described in Section 401(k) of the IRC for eligible employees of BBCK Enterprises, Inc. ("BBCK" or the "Company"). Employees are eligible to participate immediately following their date of hire and commencement of employment. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

Contributions
Under the Plan, participants may elect to reduce their compensation by a specific percentage or dollar amount and have that amount contributed to the Plan as an elective deferral. Participants may elect to defer up to the Internal Revenue Service ("IRS") limitations of $19,500 in calendar year 2021 and $20,500 in calendar year 2022. In addition, participants age 50 and over have the option to contribute up to an additional $6,500 for both 2021 and 2022. The Plan allows the participants to make pre-tax deferrals or Roth deferrals. For the plan year ending September 30, 2021, the Company made elective contributions of $24,366. For the plan year ending September 30, 2022, the Company made elective contributions of $20,000.

Investment Alternatives
Plan participants may direct their entire account balances in partial percentage increments to any of the various investment options offered by the Plan. The Plan offers a diversified portfolio of domestic and international mutual funds. Company contributions are also invested based upon participant allocation elections. Participants may change their investment options on a daily basis. The Plan provides that participants may elect to self-direct the assets in their accounts. As of September 30, 2022, two participants in the Plan have elected to do so.

Participant Accounts and Allocations
Participant recordkeeping is performed by Alerus Financial, N.A. ("Alerus"). For all investment programs that are mutual funds, Alerus maintains principle balances on a share method. Each participant's account is credited with the participant's contributions and Plan earnings (losses). Employer contributions are allocated to participants based on a 6-year vesting schedule. Transaction fees are charged for participant loans and distributions are allocated directly to that participant's account. Allocations of Plan earnings (losses) are based on participant account balances in relation to total fund account balances, as defined by the Plan document.

Vesting and Distributions
Participants immediately vest in all contributions made by the Plan. Participants' accounts are distributable, in full or as partial withdrawals, in the form of a lump sum payment or substantially equal installments of cash as elected by the participant upon retirement, termination of employment, death, disability, financial hardship, attainment of age 59-1/2, or if a qualified reservist is called to active military duty. Participant account balances of less than $5,000 are automatically distributed in a single lump sum. In addition, participant accounts can be rolled over into an individual retirement account ("IRA") or another qualified contribution plan. Participant's distributions may not be deferred past April 1 of the calendar year following the year in which the participant attains age 72. Forfeitures of unclaimed distributions are used to offset Company matching contributions.

Notes Receivable from Participants
Participants may borrow from their accounts in accordance with the terms provided in the Plan Loan Policy. Participants may have a maximum of one loan outstanding against their account at one time. The minimum loan amount is $1,000. In general, the maximum loan amount is the lesser of 50% of the vested account balance or $50,000, although the Plan has temporarily adopted the 100% and $100,000 limitations provided in the CARES Act. All loans must be repaid within five years. Loans are collateralized by the balance in the participant's account and bear interest at the rate of prime plus 1% fixed at the time the loan is executed. Principal and interest are paid ratably through regular payroll deductions.

2. Summary of Significant Accounting Policies

Accounting Method
The accompanying financial statements of the Plan have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates
The preparation of the accounting financial statements in conformity with generally accepted accounting principles ("GAAP") in the U.S. requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition
The Plan's investments are stated at fair value. Fair value is the price that would be received on the sale of an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for a discussion of fair value measurements.

The Plan presents in the Statement of Changes in Net Assets Available for Benefits the net appreciation in the fair value of its investments, which consists of the realized gains or losses and the unrealized appreciation or depreciation on those investments. Purchases and sales of investments are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Interest is recognized when earned.

Note Receivable from Participants
Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest.

Risks and Uncertainties
The Plan provides for various investment options in a combination of different securities. The Plan's investments are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investments and the level of uncertainty related to changes in the value of investments, it is at least reasonably possible that changes in risks in the near term would materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits and the Statement of Changes in Net Assets Available for Benefits.

Payment of Benefits
Benefits are recorded when paid except for any excess contributions payable to participants, which are recorded as they become payable.

Administrative Expenses
Certain expenses of maintaining the Plan are paid directly by the Company and are not reflected within the financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participants' accounts and are included in administrative expenses. Investments related expenses are included in net appreciation of fair value of investments.

New Accounting Pronouncements
In May 2015, the FASB issued Accounting Standards Update ('ASU") 2015-17, Disclosures for Investments in Certain Entities That Calculate Net Asset Value per Share (or its equivalent) ("ASU 2015-17"). ASU 2015-17 amended Accounting Standards Calculation ("ASC") 820, Fair Value Management, to remove the requirement to categorize within the fair value hierarchy all investments for which fair value is measured using the net asset value per share practical expedient as well as to remove the requirement to make certain disclosures for all investments that are eligible to be measured at fair value using the net asset value per share practical expedient. The amendments are to be applied retrospectively and are effective for annual periods beginning after December 15, 2015, with early application permitted. The adoption of ASU 2015-17 is not expected to have a material effect on the Plan's Statement of Net Assets Available for Benefits or Statements of Changes in Net Assets Available for Benefits.

Subsequent Events
Subsequent events have been evaluated through the date the financial statements were issued.

3. Investments

The following presents investments that represent 5% or more of the Plan's net assets as of September 30, 2022:

AB Large Cap Growth Fund Z 15,085 shares	$ 1,011,909
AFS Europacific Growth 19,326 shares	840,989
Ameritrade - FDIC Insured Deposit Account	4,246,881
Vanguard Small Cap Index Admiral Fund 13,300 shares	1,089,206
Vanguard 500 Index Admiral Fund 4,019 shares	1,329,715
Vanguard Total Stock Market Index 21,031 shares	1,836,242

4. Fair Value Measurements

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) Topic 820, *Fair Value Measurements and Disclosures*, establishes a framework for measuring fair value. This framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB Accounting Standards Codification Topic 820 are described as follows:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2: Inputs to the valuation methodology include quoted prices for similar assets of liabilities in active markets, quoted prices for identical or similar assets or liabilities in inactive markets, inputs other than quoted prices that are observable for the asset or liability, or inputs that are derived principally from, or corroborated by, observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is base on the lowest level of any input that is significant to fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for assets measured at fair value:

Mutual Funds and Money Market: Valued at the Net Asset Value ("NAV") of shares held by the Plan at year end. The NAV is a quoted price in an active market.

Common Stock: Valued at the closing price reported on the active market on which the common stock is traded.

Options: Valued at the closing price reported on the active market on which the options are traded.

Collective Funds: Valued at the closing price reported on the active market on which the funds are traded.

The following table lists the fair value of investments as of September 30, 2022:

	Fair Value Measurement Using Input Levels			
	Level 1	Level 2	Level 3	Total
Cash & misc receivable	$ 7,177	$ ---	$ ---	$ 7,177
Cash equivalents	4,420,549			4,420,549
Common stock	877,733			877,733
Loans receivable from participants	77,056			77,056
Mutual funds				
Balanced	950,641			950,641
Bonds	383,437			383,437
Domestic equity	7,251,438			7,251,438
International equity	1,280,067			1,280,067
Options	27,459			27,459
Liabilities	(7,203)			(7,203)
Total	$ 15,268,354	$ ---	$ ---	$ 15,268,354

The following table lists the fair value of investments as of September 30, 2021:

	Fair Value Measurement Using Input Levels			
	Level 1	Level 2	Level 3	Total
Cash & misc receivable	$ 3,836	$ ---	$ ---	$ 3,836
Cash equivalents	715,753			715,753
Loans receivable from participants	88,482			88,482
Common stock	2,042,931			2,042,931
Mutual funds				
Balanced	1,136,089			1,136,089
Bonds	358,881			358,881
Domestic equity	9,617,332			9,617,332
International equity	1,633,130			1,633,130
Options	3,143,118			3,143,118
Liabilities	(3,849)			(3,849)
Total	$ 18,735,703	$ ---	$ ---	$ 18,735,703

5. Tax Status

The plan adopted the trustee's savings plan document, which received a favorable opinion letter for the Internal Revenue Service, dated March 31, 2014, stating that it is qualified under the applicable requirements of the IRC, and is, therefore, not subject to tax under present income tax laws. The Plan has been amended since receiving the opinion letter. However, the Plan administrator believes the Plan is designed and is currently being operated in compliance, in all material respects, with the applicable IRC requirements.

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that would not likely be sustained upon examination by a taxing authority. The Plan administrator has analyzed the tax positions taken by the Plan and has concluded that, as of September 30, 2022 and 2021, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, the Plan has not been audited by any taxing authority.

6. Plan Termination

Although it has not expressed any intent in doing so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject the provisions of ERISA.

BBCK Enterprises, Inc. 401(k) Plan
Employer Identification Number: 94-2383456
Plan: 001
Schedule H, Part IV, Line 4(i) - Schedule of Assets (Held at End of Year)
September 30, 2022

Identity of Issuer, Borrower, Lessor or Similar Party			
AB LARGE CAP GROWTH FUND Z	Mutual Fund	$	1,011,909
AFS EUROPACIFIC GROWTH	Mutual Fund		840,989
ALPHABET INC	Common Stock		75,564
AMAZON COM INC	Common Stock		33,900
AMERICAN FUNDS TARGET DATE RET 2055	Mutual Fund		243,324
AMERICAN FUNDS TARGET DATE RET 2015	Mutual Fund		17,239
AMERICAN FUNDS TARGET DATE RET 2025	Mutual Fund		390,478
AMERICAN FUNDS TARGET DATE RET 2035	Mutual Fund		128,123
AMERICAN FUNDS TARGET DATE RET 2045	Mutual Fund		171,477
AMERITRADE INSURED DEPOSIT ACCOUNT	Cash Equivalent		4,246,881
APPLE INC	Common Stock		70,206
ARK ETF - AUTUMNUS TECHNOLOGY	Common Stock		9,465
ARK ETF - INNOVATION	Common Stock		10,300
COINBASE GLOBAL	Common Stock		11,479
DIMENSIONAL EMERGING MARKETS	Mutual Fund		208,508
DIMENSIONAL LARGE CAP INTERNATIONAL	Mutual Fund		230,570
DODGE & COX STOCK FUND	Mutual Fund		602,292
FIRST TR EXCHANGE TRADED FUND 2 ETF	Common Stock		12,708
GENERAL MOTORS	Common Stock		29,844
INVESCO QQQ TRUST	Common Stock		112,516
ISHARES TRUST BIOTECHNOLOGY	Common Stock		15,205
ISHARES TRUST CLEAN ENERGY	Common Stock		19,701
LYFT	Common Stock		7,309
MFS MID CAP VALUE FD CL R6	Mutual Fund		63,348
MICROSOFT CORP	Common Stock		82,447
MICROSOFT CORP	Option		27,459
PIONEER BOND	Mutual Fund		270,509
SPDR S&P500 ETF TRUST	Common Stock		213,236
SPDR DOW JONES	Common Stock		120,666
UBER	Common Stock		19,875
VANECK ETF TRUST	Common Stock		15,365
VANGUARD FEDERAL MONEY MARKET FUND	Cash Equivalent		173,668
VANGUARD GNMA FUND INVESTOR	Mutual Fund		112,929
VANGUARD INDEX TRUST MID-CAP INDEX	Mutual Fund		560,265
VANGUARD REAL ESTATE INDEX ADMR FUND	Mutual Fund		758,460
VANGUARD 500 INDEX ADMIRAL FD	Mutual Fund		1,329,715
VANGUARD SMALL CAP INDEX ADMIRAL	Mutual Fund		1,089,206
VANGUARD TOTAL STOCK MKT INDEX	Mutual Fund		1,836,242
VANGUARD TOTAL STOCK MKT INDEX (AMERITRADE)	Mutual Fund		17,947
TOTAL MARKETABLE SECURITIES			15,191,324
CASH			7,177

LESS: DUE TO BROKER	-7,203
INVESTMENTS AT FAIR VALUE	15,191,298
NOTES RECEIVABLE FROM PARTICIPANTS	77,056
TOTAL NET ASSETS	$ 15,268,354

* Related cost information is not required for participant-directed investments.

SIGNATURES

The Plan. Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

BBCK ENTERPRISES, INC. 401(k) RETIREMENT PLAN

Date: July 10, 2023



Philip J. Andrews

BBCK Enterprises, Inc.
401(k) Retirement Plan
Financial Statements and Supplemental Schedules
September 30, 2022 and 2021

BBCK Enterprises, Inc.
401(k) Retirement Plan
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PHILIP J. ANDREWS
Certified Public Accountant
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REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

Trustees
BBCK Enterprises, Inc. 401(k) Retirement Plan

I have audited the accompanying statements of net assets available for benefits of BBCK Enterprises, Inc. 401(k) Retirement Plan (the "Plan") as of September 30, 2022 and 2021, and the related statement of changes in net assets available for benefits for the year ended September 30, 2022, and the related notes to the financial statements. These financial statements are the responsibility of the Plan's management.

Management's responsibility for the financial statements
Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's responsibility
My responsibility is to express an opinion on these financial statements based on my audits. I conducted my audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that I plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, I express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

Opinion
In my opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of BBCK Enterprises, Inc. 401(k) Retirement Plan as of September 30, 2022 and 2021, and the changes in net assets available for benefits for the year ended September 30, 2022, in conformity with accounting principles generally accepted in the United States of America.

Report on supplementary information
My audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental information in the accompanying schedules of investments representing 5% or more of the Plan's net assets as of September 30, 2022, and Fair Value Measurements of Assets (held at year end) as of September 30, 2022 and 2021, has been subjected to audit procedures performed in conjunction with the audit of BBCK Enterprises, Inc. 401(k) Retirement Plan's financial statements. The supplemental information is presented for purposes of additional analysis and is not a required part of the basic statements but includes supplemental

information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The supplemental information is the responsibility of the Plan's management. My audit procedures included determining whether the supplemental information reconciles to the basic financial statements or the underlying accounting and other records, as applicable, and performing procedures to test the completeness and accuracy of the information presented in the supplemental information. In forming my opinion on the supplemental information in the accompanying schedules, I evaluated whether the supplemental information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting Disclosure under the Employee Retirement Income Security Act of 1974. In my opinion, the supplemental information referred to above is fairly stated, in all material respects, in relation to the basic financial statements taken as a whole.

Danville, CA
July 10, 2023

BBCK Enterprises, Inc. 401(k) Plan
Statement of Net Assets Available for Benefits
September 30, 2022 and 2021

	2022	2021
Assets		
Investments at fair value	$ 15,191,298	$ 18,647,221
Receivables		
Notes receivable from participants	77,056	88,482
Total receivables	77,056	88,242
Net assets available for benefits	$ 15,268,354	$ 18,735,703

See notes to financial statements

BBCK Enterprises, Inc. 401(k) Plan
Statement of Changes in Net Assets Available for Benefits
Year Ended September 30, 2022

Additions	
Additions to net assets attributed to:	
Interest income	$ 5,348
Dividend income	434,555
Miscellaneous	1,286
Total investment income	441,189
Contributions:	
Employer's	20,000
Participants'	652,081
Participants' rollovers	33,939
Total contributions	706,020
Total additions	1,147,209
Deductions	
Deductions from net assets attributed to:	
Benefits paid to participants	1,206,338
Administrative expenses	3,215
Other disbursements	21,800
Net decrease in fair value of assets	3,383,205
Total deductions	4,614,558
Net increase/(decrease)	(3,467,349)
Net Assets Available for Benefits	
Beginning of year	18,735,703
End of year	$ 15,268,354

See notes to financial statements

1. Description of Plan

The following description of BBCK Enterprises Inc., 401(k) Retirement Plan (the "Plan") provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General
The Plan is a contributory defined contribution plan established under the provisions of Section 401(a) of the Internal Revenue Code ("IRC"), which includes a qualified cash or deferred arrangement as described in Section 401(k) of the IRC for eligible employees of BBCK Enterprises, Inc. ("BBCK" or the "Company"). Employees are eligible to participate immediately following their date of hire and commencement of employment. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

Contributions
Under the Plan, participants may elect to reduce their compensation by a specific percentage or dollar amount and have that amount contributed to the Plan as an elective deferral. Participants may elect to defer up to the Internal Revenue Service ("IRS") limitations of $19,500 in calendar year 2021 and $20,500 in calendar year 2022. In addition, participants age 50 and over have the option to contribute up to an additional $6,500 for both 2021 and 2022. The Plan allows the participants to make pre-tax deferrals or Roth deferrals. For the plan year ending September 30, 2021, the Company made elective contributions of $24,366. For the plan year ending September 30, 2022, the Company made elective contributions of $20,000.

Investment Alternatives
Plan participants may direct their entire account balances in partial percentage increments to any of the various investment options offered by the Plan. The Plan offers a diversified portfolio of domestic and international mutual funds. Company contributions are also invested based upon participant allocation elections. Participants may change their investment options on a daily basis. The Plan provides that participants may elect to self-direct the assets in their accounts. As of September 30, 2022, two participants in the Plan have elected to do so.

Participant Accounts and Allocations
Participant recordkeeping is performed by Alerus Financial, N.A. ("Alerus"). For all investment programs that are mutual funds, Alerus maintains principle balances on a share method. Each participant's account is credited with the participant's contributions and Plan earnings (losses). Employer contributions are allocated to participants based on a 6-year vesting schedule. Transaction fees are charged for participant loans and distributions are allocated directly to that participant's account. Allocations of Plan earnings (losses) are based on participant account balances in relation to total fund account balances, as defined by the Plan document.

Vesting and Distributions
Participants immediately vest in all contributions made by the Plan. Participants' accounts are distributable, in full or as partial withdrawals, in the form of a lump sum payment or substantially equal installments of cash as elected by the participant upon retirement, termination of employment, death, disability, financial hardship, attainment of age 59-1/2, or if a qualified reservist is called to active military duty. Participant account balances of less than $5,000 are automatically distributed in a single lump sum. In addition, participant accounts can be rolled over into an individual retirement account ("IRA") or another qualified contribution plan. Participant's distributions may not be deferred past April 1 of the calendar year following the year in which the participant attains age 72. Forfeitures of unclaimed distributions are used to offset Company matching contributions.

Notes Receivable from Participants
Participants may borrow from their accounts in accordance with the terms provided in the Plan Loan Policy. Participants may have a maximum of one loan outstanding against their account at one time. The minimum loan amount is $1,000. In general, the maximum loan amount is the lesser of 50% of the vested account balance or $50,000, although the Plan has temporarily adopted the 100% and $100,000 limitations provided in the CARES Act. All loans must be repaid within five years. Loans are collateralized by the balance in the participant's account and bear interest at the rate of prime plus 1% fixed at the time the loan is executed. Principal and interest are paid ratably through regular payroll deductions.

2. Summary of Significant Accounting Policies

Accounting Method
The accompanying financial statements of the Plan have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates
The preparation of the accounting financial statements in conformity with generally accepted accounting principles ("GAAP") in the U.S. requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition
The Plan's investments are stated at fair value. Fair value is the price that would be received on the sale of an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for a discussion of fair value measurements.

The Plan presents in the Statement of Changes in Net Assets Available for Benefits the net appreciation in the fair value of its investments, which consists of the realized gains or losses and the unrealized appreciation or depreciation on those investments. Purchases and sales of investments are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Interest is recognized when earned.

Note Receivable from Participants
Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest.

Risks and Uncertainties
The Plan provides for various investment options in a combination of different securities. The Plan's investments are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investments and the level of uncertainty related to changes in the value of investments, it is at least reasonably possible that changes in risks in the near term would materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits and the Statement of Changes in Net Assets Available for Benefits.

Payment of Benefits
Benefits are recorded when paid except for any excess contributions payable to participants, which are recorded as they become payable.

Administrative Expenses
Certain expenses of maintaining the Plan are paid directly by the Company and are not reflected within the financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participants' accounts and are included in administrative expenses. Investments related expenses are included in net appreciation of fair value of investments.

New Accounting Pronouncements
In May 2015, the FASB issued Accounting Standards Update ('ASU") 2015-17, Disclosures for Investments in Certain Entities That Calculate Net Asset Value per Share (or its equivalent) ("ASU 2015-17"). ASU 2015-17 amended Accounting Standards Calculation ("ASC") 820, Fair Value Management, to remove the requirement to categorize within the fair value hierarchy all investments for which fair value is measured using the net asset value per share practical expedient as well as to remove the requirement to make certain disclosures for all investments that are eligible to be measured at fair value using the net asset value per share practical expedient. The amendments are to be applied retrospectively and are effective for annual periods beginning after December 15, 2015, with early application permitted. The adoption of ASU 2015-17 is not expected to have a material effect on the Plan's Statement of Net Assets Available for Benefits or Statements of Changes in Net Assets Available for Benefits.

Subsequent Events
Subsequent events have been evaluated through the date the financial statements were issued.

3. Investments

The following presents investments that represent 5% or more of the Plan's net assets as of September 30, 2022:

AB Large Cap Growth Fund Z 15,085 shares	$ 1,011,909
AFS Europacific Growth 19,326 shares	840,989
Ameritrade - FDIC Insured Deposit Account	4,246,881
Vanguard Small Cap Index Admiral Fund 13,300 shares	1,089,206
Vanguard 500 Index Admiral Fund 4,019 shares	1,329,715
Vanguard Total Stock Market Index 21,031 shares	1,836,242

4. Fair Value Measurements

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) Topic 820, *Fair Value Measurements and Disclosures*, establishes a framework for measuring fair value. This framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB Accounting Standards Codification Topic 820 are described as follows:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2: Inputs to the valuation methodology include quoted prices for similar assets of liabilities in active markets, quoted prices for identical or similar assets or liabilities in inactive markets, inputs other than quoted prices that are observable for the asset or liability, or inputs that are derived principally from, or corroborated by, observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is base on the lowest level of any input that is significant to fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for assets measured at fair value:

Mutual Funds and Money Market: Valued at the Net Asset Value ("NAV") of shares held by the Plan at year end. The NAV is a quoted price in an active market.

Common Stock: Valued at the closing price reported on the active market on which the common stock is traded.

Options: Valued at the closing price reported on the active market on which the options are traded.

Collective Funds: Valued at the closing price reported on the active market on which the funds are traded.

The following table lists the fair value of investments as of September 30, 2022:

	Fair Value Measurement Using Input Levels			
	Level 1	Level 2	Level 3	Total
Cash & misc receivable	$ 7,177	$ ---	$ ---	$ 7,177
Cash equivalents	4,420,549			4,420,549
Common stock	877,733			877,733
Loans receivable from participants	77,056			77,056
Mutual funds				
Balanced	950,641			950,641
Bonds	383,437			383,437
Domestic equity	7,251,438			7,251,438
International equity	1,280,067			1,280,067
Options	27,459			27,459
Liabilities	(7,203)			(7,203)
Total	$ 15,268,354	$ ---	$ ---	$ 15,268,354

The following table lists the fair value of investments as of September 30, 2021:

	Fair Value Measurement Using Input Levels			
	Level 1	Level 2	Level 3	Total
Cash & misc receivable	$ 3,836	$ ---	$ ---	$ 3,836
Cash equivalents	715,753			715,753
Loans receivable from participants	88,482			88,482
Common stock	2,042,931			2,042,931
Mutual funds				
Balanced	1,136,089			1,136,089
Bonds	358,881			358,881
Domestic equity	9,617,332			9,617,332
International equity	1,633,130			1,633,130
Options	3,143,118			3,143,118
Liabilities	(3,849)			(3,849)
Total	$ 18,735,703	$ ---	$ ---	$ 18,735,703

5. Tax Status

The plan adopted the trustee's savings plan document, which received a favorable opinion letter for the Internal Revenue Service, dated March 31, 2014, stating that it is qualified under the applicable requirements of the IRC, and is, therefore, not subject to tax under present income tax laws. The Plan has been amended since receiving the opinion letter. However, the Plan administrator believes the Plan is designed and is currently being operated in compliance, in all material respects, with the applicable IRC requirements.

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that would not likely be sustained upon examination by a taxing authority. The Plan administrator has analyzed the tax positions taken by the Plan and has concluded that, as of September 30, 2022 and 2021, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, the Plan has not been audited by any taxing authority.

6. Plan Termination

Although it has not expressed any intent in doing so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject the provisions of ERISA.

BBCK Enterprises, Inc. 401(k) Plan
Employer Identification Number: 94-2383456
Plan: 001
Schedule H, Part IV, Line 4(i) - Schedule of Assets (Held at End of Year)
September 30, 2022

Identity of Issuer, Borrower, Lessor or Similar Party			
AB LARGE CAP GROWTH FUND Z	Mutual Fund	$	1,011,909
AFS EUROPACIFIC GROWTH	Mutual Fund		840,989
ALPHABET INC	Common Stock		75,564
AMAZON COM INC	Common Stock		33,900
AMERICAN FUNDS TARGET DATE RET 2055	Mutual Fund		243,324
AMERICAN FUNDS TARGET DATE RET 2015	Mutual Fund		17,239
AMERICAN FUNDS TARGET DATE RET 2025	Mutual Fund		390,478
AMERICAN FUNDS TARGET DATE RET 2035	Mutual Fund		128,123
AMERICAN FUNDS TARGET DATE RET 2045	Mutual Fund		171,477
AMERITRADE INSURED DEPOSIT ACCOUNT	Cash Equivalent		4,246,881
APPLE INC	Common Stock		70,206
ARK ETF - AUTUMNUS TECHNOLOGY	Common Stock		9,465
ARK ETF - INNOVATION	Common Stock		10,300
COINBASE GLOBAL	Common Stock		11,479
DIMENSIONAL EMERGING MARKETS	Mutual Fund		208,508
DIMENSIONAL LARGE CAP INTERNATIONAL	Mutual Fund		230,570
DODGE & COX STOCK FUND	Mutual Fund		602,292
FIRST TR EXCHANGE TRADED FUND 2 ETF	Common Stock		12,708
GENERAL MOTORS	Common Stock		29,844
INVESCO QQQ TRUST	Common Stock		112,516
ISHARES TRUST BIOTECHNOLOGY	Common Stock		15,205
ISHARES TRUST CLEAN ENERGY	Common Stock		19,701
LYFT	Common Stock		7,309
MFS MID CAP VALUE FD CL R6	Mutual Fund		63,348
MICROSOFT CORP	Common Stock		82,447
MICROSOFT CORP	Option		27,459
PIONEER BOND	Mutual Fund		270,509
SPDR S&P500 ETF TRUST	Common Stock		213,236
SPDR DOW JONES	Common Stock		120,666
UBER	Common Stock		19,875
VANECK ETF TRUST	Common Stock		15,365
VANGUARD FEDERAL MONEY MARKET FUND	Cash Equivalent		173,668
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CASH			7,177

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* Related cost information is not required for participant-directed investments.

SIGNATURES

The Plan. Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

BBCK ENTERPRISES, INC. 401(k) RETIREMENT PLAN

Date: July 10, 2023



Philip J. Andrews