

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 2023 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____ ☐ 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: ☒ 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 BCB HOMES, INC. 401K RETIREMENT & SAVINGS PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 01/01/1995
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) BCB HOMES, INC. 3696 ENTERPRISE AVE. NAPLES, FL 34104-3608
2b	Employer Identification Number (EIN) 65-0436877
2c	Plan Sponsor's telephone number 239-643-1004
2d	Business code (see instructions) 236110

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.	10/08/2024	PATRICIA CONNELL
	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 ☒ 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	5 211
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 a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 183 6a(2) 191 6b 1 6c 27 6d 219 6e 2 6f 221 6g(1) 116 6g(2) 125 6h 0
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:

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) ☒ 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) ☒ Trust (4) ☐ General assets of the sponsor
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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) ☒ **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
- (4) ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5) ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☐ **A** (Insurance Information) – Number Attached 0
- (4) ☒ **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 2023 Form M-1 annual report. If the plan was not required to file the 2023 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) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information 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.	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection.

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

A Name of plan BCB HOMES, INC. 401K RETIREMENT & SAVINGS PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 BCB HOMES, INC.	D Employer Identification Number (EIN) 65-0436877

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(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)

MML INVESTOR SERVICES LLC

04-1590850

(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?
27	ADVISOR	25215	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(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?
37 64 65	RECORDKEEPER	24037	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
(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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(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
(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

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
		2023
		This Form is Open to Public Inspection

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan BCB HOMES, INC. 401K RETIREMENT & SAVINGS PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 BCB HOMES, INC.	D Employer Identification Number (EIN) 65-0436877	

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	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	60596	44986
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	118859	183721
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	9048102	11845070
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	9227557	12073777
Liabilities			
g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	9227557	12073777

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)	397439	
(B) Participants	2a(1)(B)	1013473	
(C) Others (including rollovers)	2a(1)(C)	134969	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1545881
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	2854	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	13809	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		16663
(2) Dividends: (A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	318910	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		318910
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1377476
c Other income	2c		0
d Total income. Add all income amounts in column (b) and enter total	2d		3258930

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	359311	
(2) To insurance carriers for the provision of benefits.....	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		359311
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		4147
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees.....	2i(2)	0	
(3) Recordkeeping fees.....	2i(3)	24037	
(4) IQPA audit fees.....	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	25215	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	0	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		49252
j Total expenses. Add all expense amounts in column (b) and enter total	2j		412710

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		2846220
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

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) ☒ 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) ☒ 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: **HILL, BARTH & KING LLC**

(2) EIN: **34-1897225**

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) ☐ This form is filed for a CCT, PSA, DCG 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. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

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.)	☒	☐	15303
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.)	☐	☒	
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.)	☐	☒	
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.)	☐	☒	
e Was this plan covered by a fidelity bond?	☒	☐	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?	☐	☒	
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?	☐	☒	
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?	☐	☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒	☐	
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.)	☐	☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	☐	☒	
l Has the plan failed to provide any benefit when due under the plan?	☐	☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	☐	☒	
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.	☐	☒	

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 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan BCB HOMES, INC. 401K RETIREMENT & SAVINGS PLAN	B Three-digit plan number (PN) 001	
C Plan sponsor's name as shown on line 2a of Form 5500 BCB HOMES, INC.	D Employer Identification Number (EIN) 65-0436877	

Part I	Distributions
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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	
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): 04-6568107 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.)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? If the plan is a defined benefit plan, go to line 8.	☐ Yes ☐ No ☐ N/A
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
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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
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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.
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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 (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (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) 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) 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)	14a 14b 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 b The corresponding number for the second preceding plan year	15a 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 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	16a 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
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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) and (b): a Enter the percentage of plan assets held as: Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____% High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____% b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets: ☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more	
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: _____	

Part VII	IRS Compliance Questions
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21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No 21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2). ☒ Design-based safe harbor method ☐ "Prior year" ADP test ☒ "Current year" ADP test ☐ N/A	
22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter <u>06 / 30 / 2020</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>Q702438A</u> .	

August 6, 2024

Hill, Barth & King LLC
1777 Main Street, Suite 301
Sarasota, Florida 34236

This representation letter is provided in connection with your audits of the financial statements of BCB Homes, Inc. 401k Retirement & Savings Plan (“the Plan”), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2023 and 2022, and the related statement of changes in net assets available for benefits for the year ended December 31, 2023, and the related notes to the financial statements (collectively, the “financial statements”).

We elected to have the audit of the Plan’s financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor’s (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA). We acknowledge that the audit did not extend to any statements or information related assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier, that is regulated, supervised, and subject to periodic examination by a state or federal agency, a qualified institution, that prepared and certified the investment information in accordance with 29 CFR 2520.103-5 of the DOL’s Rules and Regulations for Reporting and Disclosure under ERISA. We have determined that an ERISA Section 103(a)(3)(C) audit is permissible under the circumstances. We have also determined that the investment information is prepared and certified by a qualified institution as described by 29 CFR 2520.103-8, that the certification meets the requirements in 29 CFR 2520.103-5, and that the certified investment information is appropriately measured, presented, and disclosed in accordance with accounting principles generally accepted in the United States of America.

The purpose of an ERISA Section 103(a)(3)(C) audit is to express an opinion on whether the amounts and disclosures in the financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States (U.S. GAAP) and that the information regarding assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the certified investment information.

Certain representations in this letter are described as being limited to matters that are material. Items are considered to be material, regardless of size, if they involve an omission or misstatement of accounting information that, in light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed or influenced by the omission or misstatement. An omission or misstatement that is monetarily small in amount could be considered material as a result of qualitative factors.

We confirm that, to the best of our knowledge and belief, as of August 6, 2024, the following representations made to you during your audit.

Financial Statements

- 1) We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter dated April 9, 2024, including our responsibility for the preparation and fair presentation of the financial statements.
- 2) The financial statements referred to above are fairly presented in conformity with U.S. GAAP, the notes include all disclosures required by laws and regulations to which the Plan is subject, including the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- 3) We acknowledge our responsibility for administering the plan and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants to determine the benefits due or which may become due to such participants.
- 4) We acknowledge our election to have an ERISA Section 103(a)(3)(C) audit does not affect our responsibility for the financial statements and for determining the following:
 - a) The circumstances permit an ERISA Section 103(a)(3)(C) audit.
 - b) A qualified institution has prepared and certified the investment information as described in 29 CFR 2520.103-8.
 - c) The certification meets the 29 CFR 2520.103-5 requirements.
 - d) The certified investment information is appropriately measured, presented, and disclosed in accordance with U.S. GAAP.
- 5) We acknowledge our responsibility for 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.
- 6) We acknowledge our responsibility for the design, implementation, and maintenance of internal control to prevent and detect fraud.
- 7) The methods, significant assumptions, and data used in making accounting estimates and their related disclosures are appropriate to achieve recognition, measurement, or disclosure that is reasonable in accordance with U.S. GAAP.
- 8) Related-party relationships and transactions and transaction with parties-in-interest, as defined in ERISA Section 3(14) and regulations thereunder, have been appropriately accounted for and disclosed in accordance with U.S. GAAP and ERISA Section 3(14) and regulations thereunder.
- 9) All events subsequent to the date of the financial statements and for which U.S. GAAP requires adjustment or disclosure have been adjusted or disclosed.
- 10) The effects of uncorrected misstatements are immaterial, both individually and in the aggregate, to the financial statements as a whole. A list of the uncorrected misstatements is attached to the representation letter. Additionally, we are in agreement with the adjusting journal entries you have proposed, and they have been posted to the Plan's accounts.
- 11) We are not aware of any pending or threatened litigation, claims, or assessments or unasserted claims or assessments that are required to be accrued or disclosed in the financial statements in accordance with U.S. GAAP, and we have not consulted a lawyer concerning litigation, claims, or assessments.
- 12) Other matters (e.g., breach of fiduciary responsibilities, nonexempt transactions, loans or leases in default, or events that may jeopardize the tax status) that legal counsel have advised us that must be disclosed have been properly disclosed.

- 13) Material concentrations have been properly disclosed in accordance with U.S. GAAP.
- 14) Financial instruments with concentrations of credit risk have been properly recorded or disclosed in the financial statements.
- 15) Guarantees, whether written or oral, under which the plan is contingently liable, have been properly recorded or disclosed in accordance with U.S. GAAP.
- 16) The supplemental schedules or financial statements disclose the following:
 - a) All non-exempt party-in-interest transactions as defined in ERISA Section 3(14) and regulations thereunder.
 - b) Investments or loans in default or considered to be uncollectible.
 - c) Reportable transactions as defined in ERISA Section 103(b)(3)(H) and regulations thereunder.
- 17) In regard to the preparation of the financial statements services performed by you, we have:
 - a) Assumed all management responsibilities.
 - b) Designated Patricia Connell who has suitable skill, knowledge, or experience to oversee the services.
 - c) Evaluated the adequacy and results of the services performed.
 - d) Accepted responsibility for the results of the services.
 - e) Ensured that the data and records are complete and we have sufficient information to oversee the services.

Information Provided

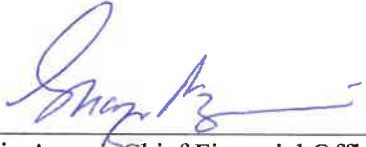
- 18) We have provided you with:
 - a) Access to all information, of which we are aware, that is relevant to the preparation and fair presentation of the financial statements, such as records (including information obtained from outside of the general and subsidiary ledgers), documentation, and other matters.
 - b) A substantially complete draft of Form 5500.
 - c) Additional information that you have requested from us for the purpose of the audit.
 - d) Unrestricted access to persons within the Plan from whom you determined it necessary to obtain audit evidence.
 - e) Current plan instruments, trust agreements, insurance contracts, or investment contracts and amendments to such documents entered into during the year, including amendments to comply with applicable laws.
 - f) All minutes of all relevant boards and committees or summaries of actions of recent meetings for which minutes have not yet been prepared, if any.
 - g) Communications from regulatory agencies concerning noncompliance with, or deficiencies in, financial reporting practices, if any.
- 19) All material transactions have been recorded in the accounting records and are reflected in the financial statements.

- 20) We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.
- 21) We have no knowledge of any fraud or suspected fraud that affects the plan and involves:
- a) Management,
 - b) Employees who have significant roles in internal control, or
 - c) Others when the fraud could have a material effect on the financial statements.
- 22) We have no knowledge of any allegations of fraud or suspected fraud affecting the Plan's financial statements communicated by employees, former employees, participants, regulators, beneficiaries, service providers, third-party administrators, or others.
- 23) We have no knowledge of any instances of noncompliance or suspected noncompliance with laws and regulations (including ERISA, DOL, and IRS regulations) whose effects should be considered when preparing financial statements.
- 24) We are not aware of any pending or threatened litigation, claims, and assessments or unasserted claims or assessments that are required to be accrued in the financial statements in accordance with U.S. GAAP and we have not consulted a lawyer concerning litigation, claims, or assessments.
- 25) We have disclosed to you the names of all of the Plan's related parties and parties in interest and all related-party and party-in-interest relationships and transactions, including any side agreements.
- 26) The Plan has satisfactory title to all owned assets, which are recorded at fair value, and all liens, encumbrances, or security interest requiring disclosure in the financial statement have been properly disclosed.
- 27) We have no:
- a) Plans or intentions that may materially affect the carrying value or classification of assets and liabilities.
 - b) Intentions to terminate the Plan.
- 28) Amendments to the Plan instrument, if any, have been properly recorded or disclosed in the financial statements.
- 29) The Plan has complied with all aspects of contractual agreements that would have a material effect on the financial statements in the event of noncompliance.
- 30) The methods and significant assumptions used to estimate fair values of financial instruments, including nonreadily marketable securities, are properly disclosed in the financial statements. The methods and significant assumptions used resulted in a measure of fair value appropriate for financial statement and disclosure purposes.
- 31) We are responsible for the estimation methods and assumptions used in measuring assets and liabilities reported or disclosed at fair value, including information obtained from brokers, pricing services, or other third parties. Our valuation methodologies have been consistently applied from period to period. The fair value measurements reported or disclosed represent our best estimate of fair value as of the measurement date in accordance with the requirements of Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, Fair Value Measurement. In addition, our disclosures related to fair value measurements are consistent with the objectives outlined in FASB ASC 820.

- 32) All required amendments to and filing of plan documents with the appropriate agencies have been made. We intend to formally amend the Plan to incorporate the provisions of the CARES Act under which the Plan is currently operating, that were adopted to comply with new laws or regulations.
- 33) The Plan obtained its latest opinion letter on March 31, 2020, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code.
- 34) The Plan (and the trust established under the Plan) is qualified under the appropriate section of the Internal Revenue Code and we intend to continue them as a qualified plan (and trust). The Plan sponsor has operated the Plan in a manner that did not jeopardize this tax status. Required nondiscrimination testing related to Code Section 401(k) and 401(m) arrangements, as applicable, has been completed for the Plan, and any excess deferrals or contributions have been disposed of in accordance with regulations.
- 35) To be in compliance with the DOL's regulations concerning the timely remittance of participant contributions, the Plan sponsor will calculate lost earnings and file Form 5530, as applicable, related to contribution that were not remitted timely during 2022. The Plan sponsor expects to compensate the Plan for the lost earnings in 2024.
- 36) The Plan has complied with the fidelity bonding requirements of ERISA.
- 37) We have apprised you of all communications, whether written or oral, with regulatory agencies concerning the operation of the Plan
- 38) We have obtained appropriate fee disclosures from covered service providers and have concluded that the fees are reasonable. The Plan is in compliance with DOL regulations regarding ERISA Section 408(b)(2).
- 39) We acknowledge that administrative expenses paid by the Plan sponsor on behalf of the Plan will not be reimbursed by the Plan. The Plan sponsor has stated that it will not seek reimbursement of such expenses.
- 40) We have obtained the SOC 1 reports from our service organizations Fidelity Workplace Services LLC and ADP Workforce Now. We have reviewed such report, including the complementary user controls. We have implemented the relevant user controls, and they were in operation for the year ended December 31, 2023.
- 41) We acknowledge our responsibility for presenting the supplemental schedules, in accordance with U.S. GAAP and in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. We believe the form and content of the supplemental schedules are fairly presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. The methods of measurement and presentation of the supplemental schedules have not changed from those used in the prior period, and we have disclosed to you any significant assumptions or interpretations underlying the measurement and presentation of the supplemental schedules.
- 42) We will notify you in advance of our intent to include you report, in whole or in part, in any document other than Form 5500 filed with a regulatory agency or printed, in whole or in part, for any reason, and you will have the opportunity to review such matter before its filing or issuance.

ERISA Required Supplemental Schedules

- 43) We believe the form and content of the supplemental schedules are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.



Shazia Azam, Chief Financial Officer



Patricia Connell, Director of Human Resources

BCB Homes, Inc. 401(k) Retirement & Savings Plan
Summary of Uncorrected Misstatements
December 31, 2023 and 2022

Description	Amount	Effect on Net Assets Available for Benefits	Effect on Changes in Net Assets Available for Benefits
Deemed loan distributions reported on tax basis rather than GAAP.	18,425	18,425	(18,425)

Milot, Pamela	145.19	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Pegurri, Marcus	44.89	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Shaffer, Christopher	122.5	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Baker, Jamie	76.92	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Fichter, Tracy	72.85	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Nelson, Michael	23.08	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Gonzalez, Mark	170	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Connell, Patricia	96.15	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Evans, Tracey	48.46	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Meinert, Michael	125	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Dull, Dennis	132.8	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Weeks, Melissa	115.39	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Neilson, Susan	73.08	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Beall, Gregg	60	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Francois, Maceus	43.8	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Lenner, Jeffrey	165	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Rice, James	69.23	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Adams, Charles	110	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Worthington, Christopher	92.5	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Humphrey, Trevor	60.1	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Penn, Jeffrey	110	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Gislason, Scott	86.54	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Hayden, Michael	100	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Demczak, Susan	63.18	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Davis, Darren	140	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Trombley II, Richard	189	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Aikey, Elisa	211.54	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Horning, David M	82.5	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Lafrinier, Clinton	108	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Bremseth, Jon	311.54	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Michael, Mark	250.62	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Meucci, Patrick	67.5	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Adams, Hugh	302.89	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Hiser, Kerstin	73.92	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Mcclellan, Marc	195	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Couden, Dalton	91	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Couden, Austin	54	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Ewing, Andrew	87.5	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Teluska, Laurent	107.5	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Moreno, Carlos	48	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Aikey, Isaac	367.5	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Chapas, Cesar	148.5	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Falcon, Jesse	92.31	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Kwak, Joshua	184.62	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Hoyt, Maria	76.79	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Meile, Erica	291.54	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Bryant, Jon	139.5	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Solis, Maria	161.54	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Forrest, Conor	120	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21

Robles Garcia, Edgar	17	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Barrios, Daniel	41.6	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Avila, Raul	80.85	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Sylvestre, Lissondieu	110	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Tejada, Jose	27.36	01/13/2022	EMPLOYEE DEFERRAL	PPE 12/21/21
Requa, Grant	164.5	01/13/2022	ROTH DEFERRAL	PPE 12/21/21
Hoyt, Maria	76.79	01/13/2022	ROTH DEFERRAL	PPE 12/21/21
Rudd, John	80	01/13/2022	ROTH DEFERRAL	PPE 12/21/21
Barrios, Daniel	10.4	01/13/2022	ROTH DEFERRAL	PPE 12/21/21
Milot, Pamela	58.08	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Pegurri, Marcus	35.91	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Shaffer, Christopher	98	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Baker, Jamie	61.54	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Fichter, Tracy	58.28	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Nelson, Michael	23.08	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Gonzalez, Mark	68	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Connell, Patricia	76.92	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Evans, Tracey	48.46	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Meinert, Michael	100	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Dull, Dennis	53.12	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Weeks, Melissa	46.15	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Neilson, Susan	63.94	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Beall, Gregg	60	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Francois, Maceus	35.04	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Lenner, Jeffrey	66	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Rice, James	69.23	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Adams, Charles	88	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Worthington, Christopher	74	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Humphrey, Trevor	48.08	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Penn, Jeffrey	88	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Gislason, Scott	57.69	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Hayden, Michael	87.5	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Demczak, Susan	42.12	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Davis, Darren	70	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Trombley li, Richard	54	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Aikey, Elisa	84.62	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Horning, David M	66	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Lafrinier, Clinton	72	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Michael, Mark	111.38	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Adams, Hugh	80.77	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Requa, Grant	94	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Hiser, Kerstin	59.13	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Mcclellan, Marc	60	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Couden, Dalton	52	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Couden, Austin	43.2	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Ewing, Andrew	70	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Moreno, Carlos	42	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Aikey, Isaac	98	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Chapas, Cesar	59.4	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21

Kwak, Joshua	61.54	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Hoyt, Maria	51.19	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Meile, Erica	80.77	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Bryant, Jon	62	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Solis, Maria	80.77	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Forrest, Conor	80	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Robles Garcia, Edgar	17	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Barrios, Daniel	41.6	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Sylvestre, Lissondieu	40	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21
Tejada, Jose	12.16	01/13/2022	SAFE HARBOR MATCH	PPE 12/21/21

Milot, Pamela	166.16	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Pegurri, Marcus	46.51	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Shaffer, Christopher	122.5	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Baker, Jamie	76.92	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Fichter, Tracy	66.36	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Nelson, Michael	23.08	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Gonzalez, Mark	170	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Connell, Patricia	96.15	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Evans, Tracey	48.46	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Meinert, Michael	125	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Dull, Dennis	128	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Weeks, Melissa	115.39	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Neilson, Susan	73.08	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Beall, Gregg	60	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Francois, Maceus	53.4	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Lenner, Jeffrey	165	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Rice, James	69.23	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Adams, Charles	110	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Worthington, Christopher	92.5	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Humphrey, Trevor	60.1	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Penn, Jeffrey	110	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Gislason, Scott	86.54	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Hayden, Michael	100	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Demczak, Susan	70.11	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Davis, Darren	140	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Trombley II, Richard	189	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Aikey, Elisa	211.54	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Horning, David M	82.5	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Lafrinier, Clinton	108	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Bremseth, Jon	311.54	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Michael, Mark	250.62	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Meucci, Patrick	67.5	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Adams, Hugh	302.89	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Hiser, Kerstin	76.08	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Mcclellan, Marc	195	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Couden, Dalton	91	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Couden, Austin	48.6	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Ewing, Andrew	87.5	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Teluska, Laurent	133.75	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Azami, Shazia	32	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Moreno, Carlos	48	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Aikey, Isaac	367.5	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Chapas, Cesar	148.5	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Falcon, Jesse	92.31	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Kwak, Joshua	184.62	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Hoyt, Maria	82.24	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Meile, Erica	291.54	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Bryant, Jon	139.5	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Solis, Maria	161.54	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21

Forrest, Conor	120	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Robles Garcia, Edgar	17	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Barrios, Daniel	41.6	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Avila, Raul	94.46	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Sylvestre, Lissondieu	114.13	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Tejada, Jose	112.01	02/09/2022	EMPLOYEE DEFERRAL	PPE 12/7/21
Requa, Grant	164.5	02/09/2022	ROTH DEFERRAL	PPE 12/7/21
Hoyt, Maria	82.24	02/09/2022	ROTH DEFERRAL	PPE 12/7/21
Rudd, John	80	02/09/2022	ROTH DEFERRAL	PPE 12/7/21
Barrios, Daniel	10.4	02/09/2022	ROTH DEFERRAL	PPE 12/7/21
Milot, Pamela	66.46	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Pegurri, Marcus	37.21	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Shaffer, Christopher	98	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Baker, Jamie	61.54	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Fichter, Tracy	53.08	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Nelson, Michael	23.08	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Gonzalez, Mark	68	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Connell, Patricia	76.92	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Evans, Tracey	48.46	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Meinert, Michael	100	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Dull, Dennis	51.2	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Weeks, Melissa	46.15	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Neilson, Susan	63.94	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Beall, Gregg	60	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Francois, Maceus	42.72	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Lenner, Jeffrey	66	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Rice, James	69.23	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Adams, Charles	88	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Worthington, Christopher	74	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Humphrey, Trevor	48.08	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Penn, Jeffrey	88	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Gislason, Scott	57.69	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Hayden, Michael	87.5	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Demczak, Susan	46.74	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Davis, Darren	70	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Trombley II, Richard	54	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Aikey, Elisa	84.62	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Horning, David M	66	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Lafrinier, Clinton	72	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Michael, Mark	111.38	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Adams, Hugh	80.77	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Requa, Grant	94	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Hiser, Kerstin	60.86	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
McClellan, Marc	60	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Couden, Dalton	52	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Couden, Austin	38.88	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Ewing, Andrew	70	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Moreno, Carlos	42	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Aikey, Isaac	98	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21

Chapas, Cesar	59.4	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Kwak, Joshua	61.54	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Hoyt, Maria	54.83	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Meile, Erica	80.77	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Bryant, Jon	62	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Solis, Maria	80.77	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Forrest, Conor	80	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Robles Garcia, Edgar	17	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Barrios, Daniel	41.6	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Sylvestre, Lissondieu	41.5	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21
Tejada, Jose	49.78	02/09/2022	SAFE HARBOR MATCH	PPE 12/7/21

BCB Homes, Inc. 401k Retirement & Savings Plan

**Audited Financial Statements and
Supplementary Data**

December 31, 2023 and 2022

BCB Homes, Inc. 401k Retirement & Savings Plan

December 31, 2023 and 2022

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Independent Auditor's Report

To the Plan Administrator
BCB Homes, Inc. 401k Retirement & Savings Plan
3696 Enterprise Ave, Suite 100 Naples, FL 34104

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the accompanying financial statements of BCB Homes, Inc. 401k Retirement & Savings Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2023 and 2022, and the related statement of changes in net assets available for benefits for the year ended December 31, 2023, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of BCB Homes, Inc. 401k Retirement & Savings Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2023 and 2022, and for the year ended December 31, 2023, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section—

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of BCB Homes, Inc. 401k Retirement & Savings Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for 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. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about BCB Homes, Inc. 401k Retirement & Savings Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments; administering the plan; and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted accounting standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit 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 BCB Homes, Inc. 401k Retirement & Savings Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about BCB Homes, Inc. 401k Retirement & Savings Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Other Matter – Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule H, line 4i – Schedule of Assets (Held at End of Year) and Schedule H, line 4a – Schedule of Delinquent Participant Contributions as of December 31, 2023 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion—

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Hill, Barth & King LLC

Hill, Barth & King LLC
Sarasota, Florida

August 6, 2024

BCB Homes, Inc. 401k Retirement & Savings Plan
Statements of Net Assets Available for Benefits
December 31, 2023 and 2022

Assets			
		<u>2023</u>	<u>2022</u>
Investments at fair value	\$	11,890,056	\$ 9,108,698
Receivables:			
Notes receivable from participants		<u>183,721</u>	<u>118,859</u>
Net Assets Available for Benefits	\$	<u>12,073,777</u>	\$ <u>9,227,557</u>

See accompanying notes to financial statements

BCB Homes, Inc. 401k Retirement & Savings Plan
Statement of Changes in Net Assets Available for Benefits
Year ended December 31, 2023

Additions to Net Assets:	<u>2023</u>
Investment income:	
Net appreciation in fair value of investments	\$ 1,377,476
Interest	2,854
Dividends	<u>318,910</u>
Total Investment Income	1,699,240
Interest income on notes receivable from participants	13,809
Contributions:	
Participants	1,013,473
Employer	397,439
Rollover	<u>134,969</u>
Total Contributions	<u>1,545,881</u>
Total Additions	3,258,930
Deductions from Net Assets:	
Benefits paid to participants	363,458
Administrative expenses	<u>49,252</u>
Total Deductions	<u>412,710</u>
Increase in Net Assets	2,846,220
Net Assets Available for Benefits - Beginning of Year	<u>9,227,557</u>
Net Assets Available for Benefits - End of Year	<u><u>\$ 12,073,777</u></u>

See accompanying notes to financial statements

BCB Homes, Inc. 401k Retirement & Savings Plan
Notes to Financial Statements
December 31, 2023 and 2022

Note 1 – Description of Plan

The following description of BCB Homes, Inc. 401k Retirement & Savings Plan (the Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established by BCB Homes, Inc. (the Plan Sponsor and Company) under the provisions of Section 401(a) of the United States Internal Revenue Code (the IRC), which includes a qualified cash or deferred arrangement as described in Section 401(k) of the IRC, for the benefit of eligible employees of the Company and any adopting participating employers. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as well as certain provisions of the federal income tax laws.

The following adopting employers are allowed to participate in the Plan:

- Dickson Roofing, LLC
- Innovative Construction Solutions, LLC

All employees of the Company and any participating affiliates are subject to the following eligibility requirements:

- Age: 21
- Service: 0 months
- Status Exclusions:
 - a. Leased Employees

Upon satisfying the eligibility requirements, employees may participate in the Plan on the first day of the next month.

Contributions

The Plan is funded through employee elective deferrals and Company contributions. Each year, participants may elect to contribute a portion of their compensation, subject to certain maximum limitations imposed by Section 402(g) of the IRC. At the discretion of the Plan Administrator, participants may be permitted to deposit or “rollover” into the Plan distributions they have received from other plans and certain Individual Retirement Accounts (IRAs). Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions.

BCB Homes, Inc. 401k Retirement & Savings Plan
Notes to Financial Statements (Continued)
December 31, 2023 and 2022

Note 1 – Description of Plan (Continued)

The following contribution types are allowed by the Plan:

- Rollover contributions
- Roth deferrals
- Elective deferrals
- Employer matching
- Employer profit sharing

The Company has elected to operate the Plan as a safe harbor 401(k) plan, which makes the plan exempt from certain compliance testing requirements. The Company makes a safe harbor matching contribution of 100% of the participant's deferral up to 3% plus 50% of deferrals from the next 2% of compensation.

The Company may make discretionary profit-sharing contributions which will be allocated in accordance with the plan document provisions. Participants must be employed on the last day of the plan year and have earned 1,000 hours of service to be eligible to receive discretionary profit-sharing contributions.

Participant Accounts

Each participant's account is credited with the participant's contribution, allocation of the Company's contributions, and Plan earnings or losses and charged with an allocation of administrative expenses that are paid by the Plan. Allocations may be charged based on participant earnings, account balances, or specific participant transactions. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately 100% vested in their elective deferrals including catch-up contributions, rollover contributions from other plans, and actual earnings thereon. The method for crediting vesting service for Company matching and profit-sharing contributions is based on vesting periods of service. Participants are credited with a period of service for 1,000 hours earned, 12 months from date of hire. If participants are employed on or after their Normal Retirement Age or if they terminate employment on account of death or disability, they are 100% vested in their Company matching and profit-sharing contributions.

Participants are always 100% vested in their safe harbor matching. The following schedule is only applicable if the Company makes discretionary matching and/or profit-sharing contributions.

Service Years	Safe Harbor	Matching	Profit Sharing
<1	100%	0%	0%
1	100%	20%	20%
2	100%	40%	40%
3	100%	60%	60%
4	100%	80%	80%
5	100%	100%	100%

BCB Homes, Inc. 401k Retirement & Savings Plan
Notes to Financial Statements (Continued)
December 31, 2023 and 2022

Note 1 – Description of Plan (Continued)

Forfeited Accounts

Forfeitures represent unvested portions of terminated participants' accounts. The Plan allows forfeitures of non-vested Company contributions to be used as follows:

- Pay Administrative Expenses
- Reduce Company Contributions

As of December 31, 2023 and 2022, forfeited non-vested accounts totaled \$7,427 and \$7,418, respectively. During the year ended December 31, 2023, forfeited non-vested accounts of \$420 were used.

Investment Options

Upon enrollment in the Plan, a participant may direct the contributions made to the Plan, for or on behalf of the participant, to any one or more of the investment funds determined at the discretion of the Plan Administrator and Plan Sponsor and in such multiples as the participant prescribes. A participant may change his or her investment direction with respect to future contributions or redirect the investment of his or her account balances.

Notes Receivable from Participants

Participants who are active employees may borrow against their vested account balances a minimum of \$1,000 up to a maximum equal to the lesser of 50% of their vested account balance or \$50,000. The loans, in the form of promissory notes, are secured by the balance in the participant's account, and bear interest at reasonable rates, which are commensurate with local prevailing rates as determined by the Plan Administrator. Principal and interest are paid ratably through payroll deductions and generally repaid within 5 years.

Benefits Paid to Participants

Upon termination of service, disability, or retirement, a participant is entitled to receive a distribution equal to the value of the participant's vested interest in his or her account. Distribution of a deceased participant's account will be made to the designated beneficiary.

As required under Section 401(a)(9) of the IRC, a participant must begin receiving required minimum distributions from the Plan by April 1 of the calendar year following the later of (i) the year in which the participant reaches age 70½ or 72 if the participant is not 70½ prior to January 1, 2020, or (ii) the year in which the participant retires.

The following types of distributions are also allowed by the Plan:

- In service
- Rollover source withdrawal at any time
- Involuntary cash-outs
- Hardship
- Termination partial withdrawal

BCB Homes, Inc. 401k Retirement & Savings Plan
Notes to Financial Statements (Continued)
December 31, 2023 and 2022

Note 1 – Description of Plan (Continued)

Plan Expenses

The Plan's expenses are paid by either the Plan or the Company, as provided by the plan document. Expenses paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statement of changes in net assets available for benefits. In addition, certain investment-related expenses are included in net appreciation (depreciation) in fair value of investments.

Termination of the Plan

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. Upon termination, no further contributions will be made to the Plan and all amounts credited to the participant's account will become 100% vested. The Company will direct the distribution of the participant's account in a manner permitted by the Plan as soon as practicable.

Note 2 – Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

Use of Estimates

The preparation of financial statements in accordance with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value (except for any fully benefit-responsive investment contracts, which are reported at contract value). Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

Purchases and sales of investments are recorded on the trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) in fair value of investments, including realized gains and losses on sales during the year and current changes in unrealized appreciation (depreciation) in the market value of investments held at year end, is presented in the statement of changes in net assets available for benefits.

Contributions

Contributions from Plan participants and employer contributions, if any, are recorded in the year in which the participant contributions are withheld from compensation.

BCB Homes, Inc. 401k Retirement & Savings Plan
Notes to Financial Statements (Continued)
December 31, 2023 and 2022

Note 2 – Summary of Significant Accounting Policies (Continued)

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2023 and 2022. If a participant ceases to make scheduled repayments and the Plan Administrator deems the participant note receivable to be in default, the participant note receivable balance is reduced and a benefit payment recorded.

Payment of Benefits

Benefits are recorded when paid.

Subsequent Events

Subsequent events were evaluated through August 6, 2024, which is the date the financial statements were available to be issued.

Note 3 – Certified Investments

Certain information summarized below related to the accompanying financial statements and ERISA-required supplemental schedule was obtained by management and agreed to or derived from information certified as complete and accurate by Fidelity Management Trust Company, the custodian of the Plan.

	2023	2022
Investment values certified	\$ 11,890,056	\$ 9,108,698
Notes receivable from participants certified	\$ 183,721	\$ 118,859

Year ended December 31, 2023

Investment income certified:	
Net appreciation (depreciation) in fair value of investments	\$ 1,377,476
Interest	\$ 2,854
Dividends	\$ 318,910
Interest on notes receivable from participants certified	\$ 13,809

BCB Homes, Inc. 401k Retirement & Savings Plan
Notes to Financial Statements (Continued)
December 31, 2023 and 2022

Note 4 – Fair Value Measurements

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

Following is a description of the valuation methodologies used for assets measured at fair value, including the general classification of such instruments pursuant to the valuation hierarchy. There have been no changes in the methodologies used at December 31, 2023 and 2022.

Interest-Bearing Cash

Interest-bearing cash is valued at the market value of cash held by the Plan at year end.

Mutual Funds

Mutual funds are valued at the net asset value (NAV) of shares held by the Plan at year end based on quoted market prices.

BCB Homes, Inc. 401k Retirement & Savings Plan
Notes to Financial Statements (Continued)
December 31, 2023 and 2022

Note 4 – Fair Value Measurements (Continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value:

	<u>2023</u>	<u>2022</u>
Level 1		
Interest-bearing cash	\$ 44,986	\$ 60,596
Mutual funds	11,845,070	9,048,102
Level 2	-	-
Level 3	-	-
	<u> </u>	<u> </u>
Investments at fair value	<u>\$ 11,890,056</u>	<u>\$ 9,108,698</u>

Note 5 – Related Party Transactions and Transactions with Parties-in-Interest

A related party is any party who can control or significantly influence Plan management or operating policies. Parties-in-interest are defined under DOL regulations as any employees of the Plan, fiduciaries of the Plan, service providers to the Plan, the employer whose employees are covered by the Plan, and certain significant owners of the employer and their relatives. Service providers may include, but are not limited to, the custodian, trustee, third-party administrator (TPA), investment managers, investment advisors, legal counsel, and Plan auditor.

During the year ended December 31, 2023, the Plan made direct payments of \$49,252 to certain parties-in-interest for administration and investment advisory fees, as allowed by ERISA. The Plan sponsor pays directly any other fees related to the operation of the Plan.

Fees incurred by the Plan for the investment management services are included in the net appreciation (depreciation) in fair value of the related investment, as they are paid using investment earnings rather than a direct payment.

Note 6 – Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is, at least, reasonably possible that changes in values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

Note 7 – Tax Status

The Plan sponsor adopted a plan which received a favorable opinion letter, issued to the document provider, from the Internal Revenue Service dated March 31, 2020, which states that the Plan is designed in accordance with the applicable sections of the IRC and is, therefore, not subject to tax under present income tax law. The Plan is required to operate in conformity with the IRC to maintain its qualification. Management is not aware of any course of action or series of events that have occurred that might adversely affect the Plan's qualified status.

BCB Homes, Inc. 401k Retirement & Savings Plan
Notes to Financial Statements (Continued)
December 31, 2023 and 2022

Note 7 – Tax Status (Continued)

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not, based on the technical merits, would not be sustained upon examination by the IRS. The Plan Administrator has analyzed the tax positions taken by the Plan and has concluded that as of December 31, 2023 there are no uncertain positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. Generally, the statute of limitations for the IRS to assess taxes on a plan expires three years from the due date of the return or the date on which it was filed, whichever is later.

Note 8 – Prohibited Transactions

As required by ERISA Section 2510.3-102, the Plan sponsor is required to segregate employee contributions and loan repayments to the Plan from its general assets as soon as practicable. The Plan has contributions totaling \$15,303 related to the plan year ending December 31, 2022, all of which represented employee salary deferrals and loan repayments, that were not remitted timely. These contributions are considered prohibited transactions.

The Company will calculate lost investment earnings and file Form 5330, as applicable, and expects to compensate the plan for the lost earnings in 2024.

BCB Homes, Inc. 401k Retirement & Savings Plan
Exhibit A – Form 5500, Schedule H, line 4i – Schedule of Assets (Held at End of Year)
EIN 65-0436877 Plan # 001
December 31, 2023

(a) Identity of Issue, Borrower Lessor or Similar Party	(c) Description of Investment Maturity Date, Rate, Collateral, Value	(d) Cost	(e) Current Value
* FID GOVT MMKT K6	Interest-Bearing Cash	** \$	44,986
AF TRGT DATE 2030 R6	Mutual Funds	**	2,402,427
AF TRGT DATE 2035 R6	Mutual Funds	**	1,353,710
AF TRGT DATE 2040 R6	Mutual Funds	**	1,024,241
FKLN DYNATECH R6	Mutual Funds	**	834,522
IS S&P 500 IDX K	Mutual Funds	**	703,666
AF TRGT DATE 2045 R6	Mutual Funds	**	631,164
AF TRGT DATE 2025 R6	Mutual Funds	**	615,484
COL DIVIDEND INC I3	Mutual Funds	**	529,548
AF TRGT DATE 2020 R6	Mutual Funds	**	523,615
AF TRGT DATE 2055 R6	Mutual Funds	**	516,142
BWG CORP CREDIT IS	Mutual Funds	**	404,778
COL GLB TECH GRTH I3	Mutual Funds	**	380,875
MFS INTL GROWTH R6	Mutual Funds	**	268,353
AF TRGT DATE 2050 R6	Mutual Funds	**	228,290
AF TRGT DATE 2060 R6	Mutual Funds	**	176,574
AM CENT MD CP VAL R6	Mutual Funds	**	171,841
DE IVY MD CP GRTH R6	Mutual Funds	**	168,765
IS R2000 SM-CAP K	Mutual Funds	**	162,583
AF BOND FD AMER R6	Mutual Funds	**	158,818
NB REAL ESTATE R6	Mutual Funds	**	129,224
VANGUARD INTL VALUE	Mutual Funds	**	128,187
JPM EMRG MKTS EQ R6	Mutual Funds	**	117,304
AF BALANCED R6	Mutual Funds	**	80,134
VANG MIDCAP IDX ADM	Mutual Funds	**	64,299
GS SM CP VAL INS R6	Mutual Funds	**	24,087
AF TRGT DATE 2065 R6	Mutual Funds	**	15,441
* FID INTL INDEX	Mutual Funds	**	14,156
COL SM CAP GRTH I3	Mutual Funds	**	6,891
BLKRK 20/80 TA K	Mutual Funds	**	4,361
VANG FTSE AWSCI ADM	Mutual Funds	**	4,281
AF TRGT DATE 2015 R6	Mutual Funds	**	1,309
* Notes receivable from participants	Bearing interest at 5.25%-10.50%	\$0	183,721
Total assets held at end of year			<u>\$ 12,073,777</u>

* A party-in-interest as defined by ERISA

** Not required for participant-directed transactions under an individual account plan

BCB Homes, Inc. 401k Retirement & Savings Plan
Exhibit B – Form 5500, Schedule H, line 4a – Schedule of Delinquent Participant Contributions
EIN 65-0436877 Plan # 001
December 31, 2023

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included: [X]	Contributions Not Corrected \$ 15,303	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	