



2025 Annual Report

A Home for Women Without Homes



Table of Contents

| | |
|--|----|
| Executive Summary..... | 3 |
| Operations Summary..... | 9 |
| Financial Summary..... | 20 |
| Profit & Loss 2025..... | 20 |
| Proposed Budget for 2026..... | 21 |
| Construction Summary..... | 22 |
| Progress of the St. Hermione Home Chapel..... | 23 |
| Home Design Committee..... | 24 |
| Comments from BOD..... | 25 |
| Comments from Staff & Ministry Team Members..... | 27 |
| St Hermione Home Ministries Pictures..... | 30 |



ST. HERMIONE HOME BRIEF HISTORY AND 2025 EXECUTIVE SUMMARY

St. Hermione Home (SHH) began in its earliest iteration in early 2017 with a visit to Shelter Health Services, a completely free medical clinic within the Center of Hope/Salvation Army, in the inner city of Charlotte, NC. During this visit, I was invited to initiate an Orthopedic Clinic there. During the early years of providing medical services, it became clear that the served population was also hungry for further spiritual nourishment. Thus in 2019, a weekly Bible Study & Support Group was inaugurated there.



Pictured above: a tent city served by SHH during COVID

During the ravages of the COVID pandemic in late 2020, many of the socially economically disadvantaged population in our area lost their homes and were left to live on the streets and in tents. Ms. Christina Hanegraaff, my long-term faithful assistant and myself, and aided by many others, were inspired by contemplating the life and example of the early (100 AD) Holy Unmercenary Saint, St. Hermione. Through this inspiration, we delivered needed resources to these suffering people including food, clothing and spiritual support. These efforts continue to the present day.

Additionally, in response to a direct question posed to me several years ago regarding alternatives to pregnancy termination in economically disadvantaged women who otherwise would have chosen to carry their children to full term, the concept of a maternity home offering a full spectrum of services was born.

Eventually, all these efforts were combined under the heading of the "St. Hermione Home" (SHH), a 501c3 tax exempt entity. St. Hermione Home is led by a diverse Board of Directors who are committed to both the material and spiritual expressions of the Holy Gospel of St. Matthew as presented in the 25th Chapter.

St. Hermione Home is based on the healing of the "whole person," as exemplified in the life of St. Hermione. These methods extend to all the SHH expressions including the Health and Wellness Program, the Bible Study/Prayer Groups, "Feed the Hungry Program," "Walk with Me" education initiative, monastery trips, Donations and Distribution Program, street ministry, and the eventual maternity home.

The actual "St. Hermione Home" will provide a safe and supportive home for homeless women to give birth and spiritually develop and nurture the mother and child bond. Access to food, clothing, medical services, and training to learn parenting, personal, and professional skills, thereby enabling self-sufficiency, leaving homelessness, and living a quality life as a family will be offered. Additionally, a two-year community college education will be offered to each resident.

2025 was an active and exciting year for SHH in many ways. The Tuesday night Center of Hope Ministry team welcomed three new members: Maria Stevens, Deidre Lepkowski, and Ephraim Rusu (drives 2 hours from Pilot Mountain). This dedicated team sacrificially and weekly commit to offer their time and talents to this inner-city ministry which includes Bible study, support, prayer, and material support. Maria, Deidre and Ephraim joined Fr. Paul, Geoff Maibohm, Peter Keretsis, Deacon Harry, Emily Hahn, Dr. Costas and Phyllis Gianopoulos, Olga Melnyk, Carol Stoddard, and Irene Liapis in this blessed ministry. Weekly attendance has grown to 60-70 weekly attendees (women and children). We begin and end in prayer, study weekly scripture and enjoy serving fruit, pizza, baked goods, nutritious food from the monastery, and beverages. We are also able to provide food and drink for the homeless that



live outside of the shelter. The “Feed the Hungry” program has assembled a mini team who have agreed to make an additional 60 ambulatory meals each week to give to those in need. Finally, SHH provides heart-healthy meals 5 days a week every week to those whose medical needs require healthier eating.



Pictured above: Most of our Ministry Team on site in the Salvation Army Center of Hope after BSSG – Phyllis, Olga, Emily, Geoff, Deacon Harry, Father Paul, Peter, Carol, Irene & Maria (not pictured: Gus, Deidre & Ephraim)

Furthermore, during 2025, St. Hermione Home, Shelter Health Services, the Center of Hope, and Central Piedmont Community College remained united in their goal of combatting a general lack of education in the homeless population we care for. Thus, we continue to offer the “Walk with Me” program, which was initiated in early 2024. Graciously, CPCC monthly sends a representative during the Tuesday night ministry once per month and helps prospective students register. Those who enroll in this program are offered transportation (bus tickets) and sponsored tuition. These efforts will continue until the stated educational goal of each attendee is reached. Ultimately armed with a useful vocation, it is hoped that many of these women will be able to permanently leave homelessness by earning a living wage.

On a very special note, the SHH Tuesday night ministry team, aided by various Board members, as well as the staff from the clinic, offered its annual delicious Christmas supper on Dec. 23 to all the residents of the Center of Hope. Additionally, Gerontissa Agni and aided by Sisters Chrysovalantou and Theofano assisted by offering each resident a special prayer rope, as well as a personal “word about prayer.” Furthermore, various groups from St. Nektarios Greek Orthodox Church, including its Bible Study groups and the St. Phoebe Ministry provided for Christmas gifts and blankets for the women and children. These efforts were significant, and much appreciated. Additionally, several of our community partners and donors including the St. Sophia School helped us set up a substantial “Christmas Store,” where shelter resident mothers and grandmothers could shop for Christmas gifts. SHH remains very appreciative of its enduring relationship with the Center of Hope.



Pictured above: A team picture after prayer and before serving the SHH 2025 Christmas Dinner



To show its appreciation to SHH, the Salvation Army Center of Hope (SACOH) published a story on the relationship and ministries of SHH at the COH. The story outlined the 9-year history between our entities and highlighted the benefits of SHH to the COH. They even included comments from resident surveys highlighting the benefits of SHH to individual residents. These comments included, "You don't judge us," "You treat us with respect," "You don't force us to believe," and "Everyone is welcome."

The relationship between SHH and Shelter Health Services (SHS) continued to strengthen and grow. Under the august leadership of SHH Board of Director's member, Ms. Iris Smalls Hubbard, this free clinic continues to minister to both the physical/medical as well as spiritual needs of the residents of the Center of Hope. Jointly, these entities also provide year-round support to the inner city homeless of our area including food, tents, sleeping bags, blankets, and clothing.



On an organizational level, the leadership of SHH saw significant changes in 2025. As the ministry has grown in complexity and offerings, a new governance structure was developed predicated on Directorships. Mrs. Emily (Elizabeth) Hahn has assumed the position of Director of Operations as she continues to assume more responsibility at all levels. Our long-term Treasurer, Petros Petrou, and Ms. Olga Melnyk emerged as our Co-Directors of Finance. Mrs. Deidre Lepkowski assumed the role of Director of Human Resources as well as Risk Management. Mrs. Irene Liapis accepted the position of Director of Support Services as well as writing Grant Proposals.

Pictured left: Emily Hahn (Director of operations) lights a candle with her daughter Lydia before Divine Liturgy at St. Hermione Home Chapel

Another critical relationship for SHH is with the Holy Monastery of Panagia Prousiotissa in nearby Troy, NC. Gerontissa Agni takes her role of shepherding the St. Hermione Chapel very seriously, as it is a metochion (dependency) of the monastery. She continues to allow visits to the monastery from up to 15 residents of the Center of Hope on designated Saturday's. These trips are quite popular, and residents eagerly await the SHH ministry team member and driver, Mr. Peter Keretsis, to drive them in a rented van. Secondary to Peter's recent illness, these trips have temporarily been suspended. Additionally, the monastery prepares fresh and healthy food for the Bible study/support group attendees and entire shelter every other week Tuesday. The residents are extremely appreciative of these sacrificial efforts.



Pictured above: George Mamatsios, Sister Theofano, Gertonissa Agni, Sister Ephraimia, Presbytera Lea after Divine Liturgy at St. Hermione Home Chapel

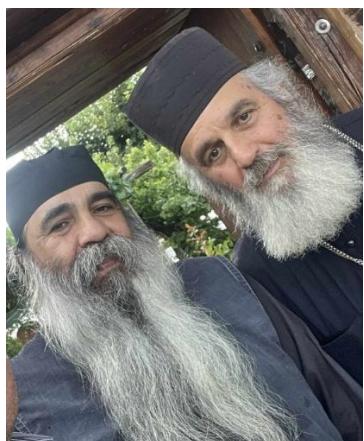


Significant progress was made on the construction of the St. Hermione Home in 2025. However, unexpected delays prevented us from finishing the St Hermione Home by year end. Importantly, each of these potential obstructions were overcome with patience, faith, and love. In fact, we are now most likely within one month or so of petitioning for a Certificate of Occupancy. Mr. Costas Vrettos has worked tirelessly to oversee the construction of this sacred chapel and space. Of note, Petros and Anastasia Petrou accepted the role of Home and landscape Design and have effected many beautiful and functional changes to the blessed environs of the home.



Pictured above: Divine Liturgy at the St. Hermione Home Chapel attended by the SHH Ministry Team, Board of Directors and Board of Advisors in the fall of 2025

We were blessed to offer three Divine Liturgies during the Fall with the assistance of Gerontissa Agni and several of her nuns in the St. Hermione Chapel. Additionally, we have offered a few Paraklisis services there. As soon as the COO is received, we will offer a weekly Paraklisis service in the Chapel in front of the Saint's fragrant Holy Relics.



These Precious Holy Relics and how they came to us in 2025 is worthy of documenting here. I personally had sought to locate them for several years but to no avail. I did mention SHH to the Holy Fathers, the Danilaeous, in Katounakia on Mt. Athos during a visit in 2024. On my return visit to them in 2025, I updated them on the progress of SHH as well as our desire to obtain the Saint's Holy Relics. Miraculously, Geronda Niphon was able to find them and personally deliver them to me as I was departing from Greece at Piraeus on Sept. 1. There, on the dock, he and two other monks from the Holy Brotherhood of the Danilaeous, presented to me St. Hermione's Holy Relics. They have already been associated with several miraculous healings.

Pictured left: Geronda Niphon & Father Paul



Another significant undertaking during the last half of 2025 was the COA mandated National Re-accreditation process. This arduous process has proceeded in a blessed fashion and will culminate in the final step of a two-day onsite visit in March 2026. Here, special recognition is given to Mrs. Emily Hahn, who has shepherded this process, with balanced help from the other Directors, Petros Petrou, Olga Melnyk, Deidre Lepkowski and Irene Liapis.

Once again, on Nov. 7, the blessed community of St. Nektarios made SHH a beneficiary of its 7th annual 5K race. This year, 530 participants helped raise a substantial amount of money which directly benefits the homeless women and children in our area. Special thanks go to Mrs. Kholoud Ayateem and her blessed team, who tirelessly labor year-round for this precious event.

On Dec. 6, the St. Nektarios Philoptochos group held its annual Christmas Brunch and offered all proceeds to SHH. This blessed event included a “necessities room,” where mockups of all the various rooms at SHH and required furnishings were displayed. Attendees were given the opportunity to purchase these essential items for the Home. Incredibly, over \$80,000 was raised. Special thanks to President Madalina Lowen and Vice-President Deidre Lepkowski and the entire Philoptochos team.



Pictured Above: Madalina (President of Philoptochos), Father Andreas, Presbytera Meredyth and our SHH Ministry Team



SHH received a very special blessing from the National Philoptochos Ministry in Nov. 2025. A grant submitted by Irene Liapis was favorably reviewed and SHH was the recipient of a grant of almost \$57,000 to help feed the homeless in our area. Through its four various feeding programs SHH presently offers over 2,000 meals/month to those in extreme need.

Pictured left: Most of the SHH Ministry Team presented with the grant check by Irene Politis of the National Philoptochos Ministry



As the material needs of those in need have grown significantly each year, SHH has responded by creating a sub-ministry called “Donations and Distribution,” which is nobly shepherded by Dr. Costa and Phyllis Gianopoulos. They proactively work closely with our many community partners to make accessible needful, and even at times lifesaving provisions.

Looking to the future, after SHH receives its COO, it will petition the State of NC for a Maternity Home License. The Home is projected to accept its first residents during Winter, 2026. However, once the Home is completed, and during the waiting period for the Maternity Home License, SHH will offer various prayer services, bible studies, prayer groups, a weekly soup kitchen, as well as a variety of types of material support to local residents.

Mindful of the concurrent diminishment of local resources in the face of a growing prevalence of homelessness, SHH has affirmed it will pursue the St. Hermione Village. The concept includes procuring nearby property, and building additional housing and structures for the homeless, as well as accommodating a satellite medical clinic, education/vocation center, and ministry center.

As these goals are certainly ambitious, each member of SHH is prioritizing their spiritual development, and asking Almighty God for patience, illumination, faith, and obedience.

May all of these activities be blessed.

+Fr. Paul Tsahakis

President, Board of Directors/Executive Director SHH

Jan. 14, 2026



Operations Summary

Health & Wellness Program



Our CEO, Father Paul, is a medical doctor and orthopedic surgeon. He began donating his time and skill in the Shelter Health Services (SHS) free medical clinic. This clinic occupies space in the Salvation Army Center of Hope and offers free medical care to the residents living there. Father Paul started out using his medical expertise but began seeing a growing number of people that needed spiritual & emotional counseling, as well as life coaching and education. Father Paul, as made obvious by his title, is also a Priest.

The SHS clinic also saw the need for holistic care of the residents that were seeking support from Father Paul in the clinic. Out of this need Father Paul began seeing service recipients for medical needs *and* their coaching, support, and education related needs.

Pictured left: Father Paul in the Health & Wellness Program

Quarterly Breakdown of 2025:

| | Q1 | Q2 | Q3 Summer Months | Q4 |
|--|----|----|------------------------|----|
| Initial Visits (new faces) | 20 | 14 | 2 | 17 |
| Follow Up Visits (returning participants) | 16 | 17 | 4 | 26 |
| Total number of women participating in the Health & Wellness Program | 36 | 31 | 6 | 43 |

*Father Paul is available to provide care on Wednesday every week for 10 months out of the year. He serves as a priest and physician in Greece for 2-3 months in the summer.

Totals for 2025 (in 10 months):

| | |
|--|-----|
| Initial Visits (new faces) | 53 |
| Follow Up Visits (returning participants) | 63 |
| Total number of women participating in the Health & Wellness Program | 116 |

Health and Wellness Program Surveys

We added a survey for the Health and Wellness program in the middle of the year, so we have Q3 and Q4 surveys to report from. Twenty-three service recipients filled out the survey and self-reported.

- All 23 reported that Father Paul treated them with dignity.
- All 23 reported that they felt comfortable sharing with Father Paul about what is really going on with them.
- All 23 reported that they felt helped by Father Paul
- All 23 reported that they will plan to return to the Health & Wellness clinic if needed.



Bible Study & Support Group

Father Paul learned from seeing service recipients in the Health & Wellness Program that there was a deep need for community in the life of the residents. Many women came to him for counseling and support and would confess how alone they felt living in the Shelter. After hearing this from many people Father Paul asked the leadership at Salvation Army if he could start a Bible Study & Support Group in the Shelter to offer community and support to the women and children. Permission to start this program, borrowing space at the Salvation Army and offering it to the residents there was granted in 2019. Bible Study & Support Group (BSSG) has been operating weekly since then and provides support to many women and children, giving them a place to find camaraderie and community.

Bible Study & Support Group offers a program of about 2 hours. We serve fresh fruit (something that is rarely enjoyed in the Shelter environment) and beverages as we welcome everyone into the room. We all hold hands and pray together. We use a weekly gospel reading as the launching point for our discussions together. The BSSG includes teaching in a format to allow and encourage active participation and discussion. We utilize a second microphone so that the women and children can share with each other and be heard.



Every week we bring coloring sheets and crayons to BSSG so that children can visualize the topic and learn in an age-appropriate way. Having an activity for the child also helps with their behavior and offers peace between mother and child during BSSG. The children often present their completed coloring sheet to Father Paul or a ministry team member – showing off their hard work and receiving praise for it.

Pictured left: Father Paul helps two young children who volunteered to read the gospel reading during our BSSG on 12/23

Every week we bring coloring sheets and crayons to BSSG so that children can visualize the topic and learn in an age-appropriate way. Having an activity for the child also helps with their behavior, providing for peace between mother and child during BSSG. The children often present their completed coloring sheet to Father Paul or a ministry team member – showing off their hard work and receiving praise for it.

Weekly Bible Study attendance range in 2025

30-60 Women per Bible Study & 10-40 Children per Bible Study

Breakdown of Adult BSSG Attendance in 2025:

| | Q1 | Q2 | Q3 | Q4 |
|---|-----|-----|-----|-----|
| Initial Visits (new faces) | 59 | 64 | 80 | 95 |
| Follow Up Visits (returning participants) | 317 | 403 | 401 | 409 |
| Total number of women participating in BSSG | 376 | 467 | 481 | 504 |



Totals:

| | |
|--|-------|
| Total Number of <u>Adult</u> Initial Visits (<i>new faces</i>) for the year 2025 | 298 |
| Total Number of <u>Adult</u> Follow-up Encounters (<i>how many came back after their first visit</i>) for the year 2025 | 1,530 |
| Total Number of <u>Adult</u> Encounters at 2025 Bible Study & Support Group | 1,828 |

In 2024 we had 1,143 adult encounters in BSSG - this shows a 60% increase in the number of BSSG encounters in 2025

Spiritual Support & Coping Tools given to those in need.

**Crosses and prayer bracelets are given out weekly by Father Paul at the BSSG and the Health/Wellness Clinic. Each recipient receives a blessing and instruction on the Jesus Prayer...Gerontissa Agni and her nuns do the same several times/year during BSSG and at the monastery.*

Crosses given out - 528

Total Prayer bracelets given out 200



Pictured Above: A woman who had suffered for a long time with a troublesome rash on her arm was cured after wearing her prayer bracelet.

What our service recipients share with us about BSSG (either through surveys or direct comments):

- “A genuinely friendly group of leaders who care about us”
- “It is friendly, helpful and you get food for the soul and stomach in a fun atmosphere”
- “I would like to thank SHH for investing time and resources to the homeless”
- “This group gives me peace and serenity and wellbeing”
- “I will describe SHH Bible Study and Support Group to a friend as a study that encourages and inspires me to be the best person I can be. It helps with difficult decisions I have to make”
- “It’s a good event or activity to attend because it does help us to live in a positive way, especially helping those who have autism”
- “It is a warm welcoming place that encourages the best in us...you are a wonderful bright spot in the week. Blessings to you all”
- “The members of this community have helped my family to push forward and hold onto life during trials and tribulations”
- “I love and look forward to Tuesdays! Love Father Paul and his servants”
- “Warm and welcoming”
- “Each week you attend, the support that you receive from the study will balance your daily activities”



- “I would like to see or have Bible Study not only once a week, but twice a week”
- “Kind, friendly, non-judgmental”
- “They (ministry team) are there to walk you through everything you are going through”
- “I thank you for coming, (to) show us how much God loves us”
- “Don’t stop coming. Its very helpful!”
- “They teach you so that you can understand Bible Study and we enjoy the fellowship”
- “Blessed! They are so kind”
- “Uplifting, feel awesome when I come”
- “Keep coming every week. May God bless and keep Father Paul and his servants and the nuns”
- “You don’t come to just feed the poor...but to honor the people”

Walk with Me Program

We learned that in Charlotte earning a living wage would require a job that will pay \$25-30 per hour. The current minimum wage in North Carolina is \$7.25. The barrier to getting a living wage for many people is having the education that these jobs require.

St Hermione Home reached out to our local community College (Central Piedmont Community College). CPCC was willing to partner with St. Hermione Home and provide a contact person who would help. They have sent a representative to our Bible Study & Support Group Program monthly since 2024. The representative gives a small presentation on the programs available to the women – including obtaining a GED, vocational programs, certificate and degree programs. SHH offers bus passes to the participants in Walk with Me to attend classes at CPCC

St Hermione Home provides the space and time for this meeting to occur. We help mothers with their children so that they can ask follow up questions to the representative when they are present. We also provide a “CPCC Interest” signup sheet on the weeks when a CPCC Representative does not attend. This interest form, which takes down the service recipient’s contact information, is then emailed to the CPCC Representative each week. The CPCC Representative then contacts the woman interested and helps them sign up for the appropriate programs. Walk with Me is primarily a referral program that St Hermione offers to our service recipients.

We have seen how Walk with Me is having an impact on the children also. It is an example of hope for children who would like different opportunities for themselves. They hear each week how to prioritize a different life. Several elementary aged children ask us each week if they can sign up for college.

Monastery Trip Program

Father Paul, as a priest, serves at a local monastery in Troy, NC. As a result of his relationships there, St Hermione Home Ministries has been blessed to have the nuns from this monastery come and support us in our programs from time to time. They will come and offer food and spiritual support to our service recipients.

Gerontissa Agni told Father Paul that she would enjoy hosting the women for a more extended time of fellowship and spiritual reflection. St Hermione Home Ministries then created a “Monastery Trip” program for the women and children to go to the monastery for a day trip.



The Monastery Trips are a day full of coaching, support and education. The Monastery is situated in the country – complete with rolling hills, gardens, farm animals, lake, forest, chapel, kitchen and fellowship hall. When a service recipient attends a monastery trip, they can expect to have all meals of the day provided. They will have a planned activity of baking, gardening, and/or arts & craft. The nuns and Father Paul also offer a time in the Chapel for spiritual reflections and a time for the women & children to ask questions. The environment alone is healing – many children report that they are seeing a tree frog for the first time or that they have never been in the woods before coming to the monastery. Many ask “can I live here now?”

All report back to the Bible Study & Support Group that they felt “peaceful” at the Monastery. Each time we provide the opportunity to go we must turn some people away because there is not enough space in the van for all that are interested in this day trip.



Pictured Above: Monastery Trip Program – women making icons with Sister Theofano



Pictured Above: Peter Keretsis, who sacrificially drives the women and children to the monastery for the monastery program.



Pictured Above: Monastery Trip Program – women learning about gardening with Father Paul and the nuns



Pictured Above: Monastery Trip Program – children baking with Gerontissa Agni



Pictured above: a young boy learning about chickens from Gerontissa Agni



Pictured above: two daughters learning to garden with their mother



“Feed the Hungry” Program

In the Health & Wellness Program Father Paul often coaches service recipients to improve their diet for their health and well-being. It became apparent that the food that was available to them did not support the positive changes that were needed. And many service recipients were not in the financial position to make the needed changes on their own. As a result of these observations and listening to our service recipients we created a Nutrition Program through PQI. Now through the partnership with Shelter Health Services (the free medical clinic mentioned in the description of the Health and Wellness Program) St Hermione Home provides “Heart Healthy” meals each day to those enrolled in the SHH Nutrition program. The enrolled person can come to the clinic and receive a hot heart healthy meal that will support their health and wellness goals. Shelter Health Services staff monitor those that are enrolled and the necessary inventory for this program.

We have also seen a rise in food insecurity among our service recipients. They are offered meals at the Shelter, but if they miss the mealtime, they are responsible for their own meal. Many women are working for minimum wage (\$7.25 in NC) and so a meal at the QT gas station will likely cost them an entire hour of wages and will most likely be lacking in good nutritional value. This need has presented itself in many ways – from seeing women at the Health and Wellness Program in their time with Father Paul, through women coming to Bible Study & Support Group after working and missing the mealtime, and through personal conversations with our service recipients. And so, we have worked to provide a solution. We package and distribute “Ambulatory Meals”. Ambulatory meals are shelf stable and health-conscious meals that are contained in an easy, ready to-go gallon Ziploc bag.

The third way in which SHH feeds the hungry has been going on the longest. Every Tuesday at the SHH Bible Study & Support Group we share a Fellowship Meal with those living in and around the Shelter at the time of BSSG. This program feeds about 110+ people every Tuesday Night.



Pictured: Ambulatory Meal Bag



Pictured: Geoff, Carol and Olga (ministry team members) preparing our BSSG Fellowship Meal

Geoff sacrificially provides beverages to all who attend BSSG each week



Donations & Distributions Program

Another major need that our service recipients have is the need for clothing and material items - especially seasonal items (winter coats, gloves, blankets, sleeping bags etc.). We have many community partners willing to help with material items and to operate seasonal drives that benefit the service recipients of St Hermoine Home Ministries.

St Hermoine Home Ministries now has a team that manages procuring needed material items, sorting and storing in the St Hermoine Ministries Storage Unit and executing plans for distribution to those in need. Gus and Phyllis Gianakopoulos are our “Donations and Distributions Coordinators” and have led our efforts beginning in October 2025.

Gus and Phyllis have been the point of contact for our community partners for donation drives. They have graciously driven around town to pick up items from the donation drives and prepare them for distribution.

How donations are distributed:

1. Father Paul has personally experienced women fleeing domestic violence or human trafficking with either just the clothes on their backs...and sometimes without any clothing at all. We regularly take donated clothing items and pair them into complete outfits that can be easily stored and given out by size when the need arises. These outfits are stored in the SHS clinic.
2. Father Paul and Gus frequently (1-3 times per week during the cold months) fill up an entire SUV with donated items, take them to the Shelter and Inner City and distribute to those in need.



Pictured Above: A picture taken from the driver's seat looking back at the filled SUV – you can see boxes of hand warmers, blankets and winter coats.



Pictured Above: A picture taken from the driver's seat looking to the right at the filled passenger's seat – blankets filled to the ceiling of the SUV

*Upon arrival in the inner city, this SUV that has been loaded to the max. The needs we are experiencing are this great – there will not be anything left in this vehicle in a matter of 15 mins...and there will be new faces tomorrow that are without any winter clothing or blankets. Lord have mercy!

So many people have told us that Father Paul and SHH are their lifeline. How they feel that they can rely on us to show up with the things they need for survival this winter.



SHH Christmas Market (Special Event)

The SHS waiting room was transformed into a Christmas for two weeks (12/16 & 12/23). Mothers and grandmothers were invited to shop for the children in their lives so that they would have a gift to give at Christmas. The room was filled with gift options and instrumental Christmas music was playing. Our team was available to wrap gifts once shopping was completed. Hundreds of gifts were given to mothers and grandmothers for their children. (See if you can spot St. Hermione's Icon – overseeing all)







SHH Christmas Dinner (Special Event)

SHH offered a special Christmas Dinner to all residents in the SACOH on 12/23. We also serve those who are living outside and we estimate that over 300 people were fed during this event. It is a blessed time of fellowship and Christmas Joy.



Pictured above: A quick team picture after prayer and before serving the Christmas Dinner



Pictured above: The dining room was transformed into a place of celebration and peace.

The operations of St Hermione Home Ministries has grown significantly in 2025. The Lord has seen fit to provide growth in our ministry programs and in our ministry team. It is an honor to serve the Lord with St. Hermione and her ministry team.

Glory to God for all things!

Emily Hahn
Director of Operations
Board of Directors Secretary
Ministry Team Member



Profit and Loss
ST HERMIONE HOME, INC
January 1-December 31, 2025

| Distribution account | Total |
|-----------------------------------|---------------------|
| Income | |
| Direct Public Support | |
| Individ. Business Contributions | 214,444.31 |
| Grants | 56,420.00 |
| Total for Direct Public Support | \$270,864.31 |
| Total for Income | \$270,864.31 |
| Gross Profit | \$270,864.31 |
| Expenses | |
| Bank Fee | 1,336.19 |
| Business Expenses | 72.36 |
| Continuing Education | 506.50 |
| Contract Services | |
| Accounting Fees | 10,926.37 |
| Legal Fees | 1,025.80 |
| Outside Contract Services | 1,072.00 |
| Total for Contract Services | \$13,024.17 |
| Operations | |
| Postage, Mailing Service | 420.00 |
| Printing and Copying | 88.60 |
| Software | 3,322.20 |
| Supplies | 276.22 |
| Telephone, Telecommunications | 159.90 |
| Total for Operations | \$4,266.92 |
| Other Types of Expenses | |
| Accreditation fees/expenses | 10,650.00 |
| Insurance - Liability, D and O | 6,242.00 |
| Other Costs | 5,500.00 |
| Property Insurance | 624.00 |
| Storage unit rental | 1,803.00 |
| Total for Other Types of Expenses | \$24,619.00 |
| Outreach | |
| Necessities | 18,818.87 |
| Feed the Hungry Grant | 6,058.96 |
| Total for Outreach | \$22,877.83 |
| PayPal Fee | 98.85 |
| Payroll Expenses | 14,480.00 |
| Utilities | |
| Electricity | 518.43 |
| Water | 200.00 |
| Total for Utilities | \$718.43 |
| Total for Expenses | \$82,040.25 |
| Net Operating Income | \$188,824.06 |
| Net Income | \$188,824.06 |



St. Hermione Home
Proposed 2026 Budget
Period: January 1, 2026 to December 31, 2026

Income

| | |
|------------------------------------|----------------------|
| Individual, Business Contributions | 140,000.00 |
| Grants | 30,000.00 |
| Total Income | \$ 170,000.00 |

Expenses

| | |
|------------------------------------|-----------------------|
| Accounting Fees | 8,500.00 |
| Legal Fees | 1,500.00 |
| Outside contract service (website) | 1,200.00 |
| Operations | 4,500.00 |
| Accreditation fees/expenses | 20,000.00 |
| Insurance | 7,000.00 |
| Storage Unit | 3,000.00 |
| Outreach (SHS related expenses) | 55,000.00 |
| Payroll | 58,000.00 |
| Utilities | 7,500.00 |
| Repairs & Maintenance | 1,200.00 |
| Total Expenses | \$(167,400.00) |

| | |
|-------------------|--------------------|
| Net Income | \$ 2,600.00 |
|-------------------|--------------------|



St Hermione Maternity Home Construction Report

January 26, 2026

- The building and the site are about 95% complete.
- Charlotte Water has not provided the water and sewer connections yet. After several delays we anticipate the work to start this week.
- Upon completion of the water and sewer we will:
 - Install the landscape.
 - Finish completion of the plumbing inside the building.
 - Test the sewer pump station.
 - Complete installation and testing of the fire pump.
 - Complete pavement and striping of the parking lot.
 - Clean up and finish painting the exterior of the building.
- The interior of the building is painted.
- The Cabinets are installed.
- The Floor finishes are installed.
- Plumbing fixtures are installed.
- The bathtub and shower surrounds will be installed by 1-28-2026 and allow the plumbing fixtures to be trimmed.
- The fireplace will be trimmed by 1-30-2026.
- Permanent power is installed.
- The electrical system will be trimmed by 2-6-2026
- The mechanical systems are working and the building is heated.
- If the water and sewer is connected as scheduled, the project can be substantially completed by February 13, 2026 and obtain a temporary certificate of occupancy.

Report given by Costas Vrettos (architect for St. Hermione Maternity Home)



Special “thank you” to Costas Vrettos, the St. Hermione Maternity Home Architect. It is hard to express how much gratitude we have in our hearts for Costas!

He has been a true servant leader – committing his time and talent to the care of those who are pregnant and experiencing homelessness.

He has worked countless hours ...even years on this project and has not wavered in his dedication. The St. Hermione Maternity Home would not be possible without him. Thank you, Costas!!

Pictured left: Costas standing in the main residential hallway of SHH, at the door of the residential living room



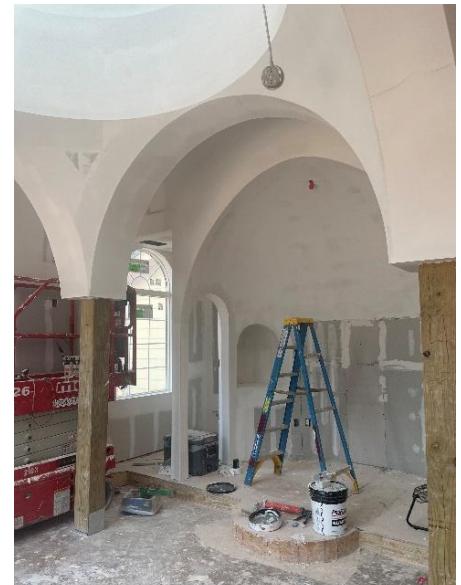
Progress of the St. Hermione Home Chapel



July 9, 2025



August 26, 2025



September 26, 2025



Pictured Above: The St Hermione Home Chapel prepared for Divine Liturgy in November 2025



Pictured Above: Father Paul holding the Platytera with our Iconographer George Mamatsios



SHH Maternity Home Design Team



Special “Thank You” to Petros and Anastasia Petrou, our SHH Home Design Coordinators.

They have managed lots of leg work, planning, and meetings to make sure that the SHH Maternity Home is designed with healing of soul and body in mind. They have collaborated with Father Paul and Costas Vrettos to ensure the best decisions are made in the design elements of the Home. They have sacrificially given of their time and talent.

Pictured left: Petros and Anastasia in front of SHH Maternity Home



Pictured above: The “Community Kitchen” – a place for soup kitchens and outreach fellowship it is in the front of the building by the Chapel and before the locked doors of the residential area



Pictured above: The main residential living room, a space for shared fellowship



Pictured above: the residential living room fireplace in progress



Pictured above: The residential kitchen in progress



Comments from the Board of Directors

It's incredible to see the miracles that continue to take place through the St. Hermione Home ministry. The stories of hope that we hear from the residents of the Salvation Army Center of Hope and the impact on the lives of those who volunteer and assist with the ministry are truly uplifting. It is a joy and a blessing to see the construction of the St. Hermione Home almost complete and to know that it will soon be ready to house mothers and infants. It's incredible to see all the people who hear about St. Hermione Home and want to help and be involved. I am thankful for all the wonderful people on the ministry team who selflessly give their time and love each week to try to make better lives for those who are suffering and vulnerable. Glory to God!

Petros Petrou

Board of Directors

Co-Director of Finance

Home Design Coordinator

What a blessed year it has been for St. Hermione Home! Our building is near completion, and the ministry team continues to grow with incredible volunteers. We look forward with joy and anticipation to opening our doors later this year and welcoming soon-to-be-mothers into a safe space where they can grow and thrive. I thank God for all that St. Hermione Home has done for the women and children at the Salvation Army Center of Hope and I pray it continues to bring healing and hope to the women it will serve in the years to come. One of the highlights of this year for me was wrapping gifts at the Christmas Market. The Christmas Market was beautifully and respectfully designed for mothers and grandmothers to pick out gifts and have them wrapped to give to their children and grandchildren when they might not otherwise have the means to provide any gifts. It was a joy to see the women be able to "shop" for their families with dignity and love.

Anastasia Petrou

Board of Directors

Home Design Coordinator

After 13 years as Executive Director at Shelter Health Services providing free healthcare to homeless women and children, it became clear that if agencies like Shelter Health Services and St Hermione Home didn't help these women and children, no one would.

I was there at the inception of the concept of SHH and was directly involved with the creation of St Hermione Home with Fr Paul, I chose to participate as a SHH Board Member to help continue contributing to serving this underserved and highly neglected group.

The community still has not grasped the importance of caring for these women. SHH uniquely fills a gap in care for these women. The impact of St Hermione Home on the community demonstrates that the need is real. And starts to build and reinforce awareness that ignoring this need is selfish and irresponsible. I am looking forward to the opening of the St Hermione Home. Having its first "client". Graduating its first client as a responsible mother with parenting knowledge and skills, with occupational training to obtain gainful employment, spiritual and physical health and wellness, and optimistic about the future.

Michael Sowyak

Board of Directors



The year 2025 brought its share of both challenges and achievements for our ministry. Earlier this year, we faced a significant hurdle when we had to part ways with our original general contractor. Nevertheless, our team rallied together, setting a renewed, positive goal: to complete construction of Saint Hermione's Home as soon as possible. Today, I am thrilled to share that we are nearing the finish line. The facility looks wonderful, and its welcoming atmosphere is already evident. We anticipate substantial completion of the building by the end of February, and we are filled with excitement at the prospect of welcoming our first residents soon. As construction wraps up, I find myself reflecting on the incredible dedication of our team and the many blessings that have brought us to this point. Every member, from the board to our advisors and volunteers, has demonstrated an unwavering commitment to making a meaningful difference in our community. It is truly an honor to serve alongside such passionate individuals, united by the goal of supporting our neighbors in their times of need. My sincere thanks to everyone committed to this ministry.

Costas Vrettos

Architect

Board of Directors



Comments from the Staff & Ministry Team Members

St Hermione Home is a Christ- centered home dedicated to offering safe, supportive housing for homeless women as they prepare to give birth and begin the sacred work of nurturing their children. We believe every pregnant woman is endowed by God with the right to bring her child into the world in a setting that protects her dignity, supports her healing, and nourishes her spiritual life. It is a profound honor to serve within the St Hermione ministry and to witness the transformative grace that unfolds when women are given the space and support to flourish.

According to national statistics homelessness rose by 8.5 % last year. This includes a growing number of women facing pregnancy and motherhood without shelter, stability, or necessities. For a mother to carry and raise a child while lacking safety, support, and essential resources is to endure layers of trauma that no woman should bear alone. Both mother and child need more than physical shelter – they need spiritual grounding, emotional nurturing, and an environment where healing can take root. At St Hermione Home, we strive to provide these foundations. By offering compassionate guidance, spiritual development, and a stable home, we help each woman grow toward self-sufficiency as they heal and mature, these mothers and their children become empowered to contribute to their communities with empathy, compassion, and love thereby reflecting the very heart of Christ's teachings.

As we look ahead to 2026, I envision St Hermione Home continuing to be a vessel of God's grace by fulfilling its mission through the power of the Holy Trinity and the intercession of St. Hermione, whose legacy of healing inspires our work each day. May this ministry remain a place where lives are restored, hope rekindled, and God's love is made visible.

Carol Ann Stoddard

Board of Advisors

Social Worker

Ministry Team Member

My first full year with this beautiful ministry is in the books. With each passing day, I am infinitely more aware and sensitive to the trials and tribulations the homeless women and children face. As I write this, I'd like to share that my car door was frozen shut this morning. I wasn't worried about me and my car...My mind immediately thought of the homeless and what they must do to survive the elements of the freezing days and nights of winter. We continue to experience women and children who suffer significant emotional, physical and financial challenges. While we can't "fix" their issues, we try our best on a weekly basis to show them love, care and dignity. We encourage them through faith. WE are encouraged to see how they live day to day with faith knowing that Christ sustains them despite their circumstances. I love this ministry. It is faith in action. We are so grateful to the many people who have unselfishly and willingly donated their time and treasures to support the mission of the St. Hermione Home!

Irene Liapis

Director of Support Services

Ministry Team Member

I don't believe that being part of SHH was a choice I made on my own. It was more of a calling that found me. From a young age I carried a deep desire to care for and serve those in need, never imagining that I would one day be blessed to be a part of a Holy ministry like this. My greatest wish is to walk faithfully in the path God has prepared for me whatever that may be.

Since becoming involved, it has become clear to me that Father Paul has established a reputation of deep trust throughout the city. In moments of despair and hopelessness, those in need know he can be found at Shelter Health Services (known as the Clinic) and the Salvation Army Center of Hope. He is widely known for meeting the medical, spiritual, and emotional needs of individuals without distinction.



His care is genuine and illuminated by the Holy Spirit and is felt through the entire SHH team. Our weekly Bible study grounds and strengthens us, reminding us that this work is not ours alone, but God's. Through community outreach and education; including our 5K and Christmas brunch, we have been blessed to raise awareness about homelessness while building bridges of compassion and understanding with our community partners. I look forward to this flourishing.

As a team member, it is humbling and an honor to serve beside him and each and every team member. Through this illumination, the ministry of St. Hermione Home has become well known throughout the Charlotte homeless community for treating every person with fairness, dignity, truth, and love. Seeing the women open their hearts during bible study (sometimes for the first time in their life) is a window for us to see Gods work firsthand as He leads them to healing.

Each encounter with a resident or someone living outside has affected my heart immensely, making me even more thankful to God and His mercies. God reminds me through their faces, stories, tears, and most of all through their faith how He surrounds those who are suffering and that all we need to do is call out to Him. He reminds me that His angels are all around them, battling for their souls. He allowed our intercessor, St. Hermione, to reveal herself and to come to America to protect and heal those who are suffering. I could go on and on, there is so much to say.

I am looking forward to Accreditation being completed so we can more completely focus on God's ministry. I look forward to seeing where God leads each of us and the deepening of synergy with Him that will happen as he does.

Deidre Lepkowski

*Director of Human Resources & Risk Management
Ministry Team Member*

Exactly a year ago I became an official member of SHH but my interest started years prior when I grew a relationship with Father Paul as he was catechizing my now husband and mentioned his work with the Salvation Army and beyond. It felt like an answered prayer that something I've always wanted to be part of was standing right in front of me; an opportunity to honor others in a way that goes beyond ourselves. I chose to participate as it was always a dream of mine to put my efforts towards helping those who are often overlooked but I feel mostly, SHH chose me and that's a great honor.

The SHH ministry is touching hearts of many inside and outside of it who want to continue giving back to God's people. It brings hope, agape love, and a deeper understanding of homelessness. On a personal level, it humbles me, brings me out of my own self and allows God to use me as a vessel however He sees fit. Maybe the people we serve have no home, but I feel at home when I'm with them.

As I'm sure many others have answered, I'm looking forward to the opening of Saint Hermione's Home and Headquarters where we can continue to share our faith and efforts with others on a deeper level. I'm excited for the programs we will be holding to offer education that's truly life changing for anyone who's a part of it.

Maria Stevens

Ministry Team Member

In the life of Saint Nektarios, he reached a point where he was being slandered by all his fellow Christians. He prayed to God, "Will this ever stop?" God told him that it would never stop, that he would be slandered everywhere he went. He then gave up all aspirations of becoming Patriarch in Alexandria, and "turned his eyes to the gold of the earth," referring to the poor. He gave his whole life serving the poor by bringing them the Gospel of Jesus Christ, in the midst of all his enemies continuing to persecute him, even to the end of his life. Although my personal journey is not nearly as intense as Saint Nektarios', this story resonated with me and gave me meaning to many of my own sufferings. I started to see the vanity of all worldly pursuits and even exclusively external spiritual pursuits and began to work on my inner life. Through this, I discovered that Jesus' primary commandment to Christians--to me--is to love my neighbor,



especially the poor, for we all bear the image of God, but the poor bear it most deeply. The SHH is unique in that it is Orthodox, which means that it heals the whole body and soul. I could give my time and effort to other/local/more convenient ministries that promote some kind of spirituality that leaves the soul in more disarray, but I chose to drive the almost 2 hours each week to serve in the SHH because Orthodoxy truly heals the person inside and out.

The SHH has impacted me in several ways. First, it makes me more prayerful, as I spend my drive time praying for the families in the shelter, and I pray for the women and the ministry team throughout the week. Second, I see how God is working in each of their lives, and that inspires my own faith. These women have nothing, yet they always give thanks to God without complaint. In truth, they inspire me, and I pray that God makes me more like them, even arranging the circumstances of my life to be able to live a life like theirs.

I'm excited to continue to be faithful to the ministry by continuing to serve every week and help however I can. I'm starting to develop closer relationships with the women and children, learning them by name, remembering them in my prayers, and sharing life's struggles. I'm also excited about the Saint Hermoine Home to be completed, because it will be a very special place to serve the poor.

Ephraim Rusu

Ministry Team Member



Special St. Hermione Home Ministry Pictures



In the fall, St Hermione Home Ministries was blessed by a special guest. His Eminence Metropolitan Dimitrios of Xanthos came to tour SHH and to hear about the ministry from Father Paul. In his 60 years of ministry to the church, His Eminence was a founder of Orthodox Christian Fellowship (OCF), Executive Director of St. Photios National Shrine and his most important contribution to Orthodoxy was the formation of the Orthodox Christian Mission Center (OCMC). As the founding director, he established Orthodox mission work worldwide bringing Christ to all, especially to the “least of these”. What a blessing to have him visit and learn about mission work in our own backyard - St. Hermione Home.



Iris Smalls -Hubbard is a true servant leader in the service to women and children experiencing homelessness.

She wears many hats and has responsibilities. She is the Executive Director of Shelter Health Services (SHS). Iris is also a member of the Board of Directors of St Hermione Home Ministries.

We are very thankful for Iris – for the wisdom that she brings to our team and for the dedication and care she provides to the community!



St. Nektarios 5K



Signs displayed along the race route



Father Paul & Iris spoke to the participants about SHH & SHS



SHH Team available for questions before and after the race.



St. Nektarios Philoptochos Brunch

Father Paul was the key speaker at the St. Nektarios Philoptochos Brunch. Our ministry team helped display rooms of the SHH Maternity Home to be filled with furniture, supplies and hope.



Father Paul representing the SHH Chapel

Gus representing the baby rooms.



A representation of the living room and mother's bedroom in the SHH Maternity Home



Display of our building progress and materials

Representation of the SHH Maternity Home Kitchen



Final pictures and comments from Father Paul



THE HOLY LIGHT

Two times during the summer of 2025, the SHH security cameras reported a “fire” inside the St. Hermione Home during construction.

Both times occurred at 2 am. Each time, no evidence of fire, smoke or residue was found. This “Light” was each time visualized where the mosaic of St. Hermione will soon be placed!

THE CROSS

Fr. Paul took this photo as the SHH was nearing completion. Although not obvious to the naked eye, this photo captured a “Cross” centered over the Home!

WHAT TO MAKE OF THESE SIGNS?

Only the Lord knows for sure...

We interpret them to mean that the Lord Jesus Christ has sanctified this Holy Chapel and Holy Shelter, and that our patron saint, St. Hermione, is “present!”