



ANNUAL REPORT

**2025:
ACCOMPLISHMENTS
CHALLENGES
FUTURE PLANS**



540-585-1715



kattw@mtnvalor.org



www.mtnvalor.org

2025 PERFORMANCE HIGHLIGHTS

REVENUE

- \$40K Total
- 93 Personal Donations
- \$15K from 9 Sponsorships
- \$7K in Grants

PEOPLE SERVED

- 3,000 Total Veterans, Families, Caregivers and Survivors
- 1,200 supported in person

OUR TEAM

- 100% Volunteer
- 45 Individuals
- 2,500 Hours
- Across 3 Counties

2026 VISION

INCREASE REVENUE

Focus on regional sponsorships and partnerships

EXPAND REACH

- Increase in-person to 150 mile radius
- Continue to educate communities on programs

INVEST IN STABILITY

Hire 3 core staff to ensure consistent, high-quality programming

BUILD OPS HUB

- Enable year-round outreach, telehealth support, and storage
- Create networking point for local vets

EXEC DIRECTOR NOTE

We created Mountain Valor because we could not ignore what we saw.

Across rural Virginia, we met veterans and families who have served their country, then spent years navigating aging, caregiving, health challenges, and complex systems without clear guidance or support. Many had been overlooked not out of neglect, but because traditional models simply do not reach rural communities in ways that fit their realities.

Mountain Valor exists to change that.

This past year, our first full year of operations, has been about learning what truly works in rural outreach: where trust lives, how information needs to be delivered, and why follow-up matters just as much as first contact. The work does not end when a form is submitted or a question is answered. It ends when a family reaches stability. That understanding has shaped everything we do.

Our team of volunteers is strong, and we are deeply grateful for the leadership and support of our Board of Directors. Their governance, oversight, and strategic guidance have been essential during this formative stage of Mountain Valor's growth. As a founder-led organization, this engaged and thoughtful board has provided the accountability and steadiness needed to build a strong foundation.

The need is clear, the model is effective, and the question before us is how to strengthen the organization without losing what makes it work.

Over the next several years, our focus is clear: stabilize core operations, build durable infrastructure, and pursue growth that is measured, intentional, and sustainable.

We are grateful to the partners, donors, and volunteers who believed in this work before it was proven. Most importantly, we are honored by the veterans and families who trusted us with their stories. They remain at the center of everything we do.

Thank you for your continued confidence in this mission.

– Katt Whittenberger
Executive Director



Executive Director Katt Whittenberger and President of the Board of Directors Kate Gonzalez attended the Richmond Veterans Benefits and Resource Fair in August, where Mountain Valor participated in the Veteran Affairs-led round table on how to better support rural veterans.

OUR SUCCESS

Mountain Valor began with one blunt truth in 2024: rural veterans were falling through every gap in the system, and no one was coming to fix it.

Virginia is home to more than **214,000** rural veterans, nearly **29%** of the state's total veteran population, who encounter barriers beyond the scope of traditional urban models. Limited transportation, long distances to basic and specialty care, poor broadband, patchy cell service, and hazardous mountain roads make accessing benefits through federal or state offices difficult, especially for older veterans and those with disabilities. Even more challenging, most of our neighbors had no idea there were programs and resources that existed to meet their needs.

Rural culture is built on self-reliance, privacy, intense independence, and the belief that you handle your problems quietly and on your own. Military service intensifies that mindset. Many older rural veterans don't use computers or trust online systems. They never see Veteran's Affairs announcements pushed through social media, and in many rural areas, there is no trained Veteran Service Officer to guide them through complex federal and state benefits. The result is a silent crisis: thousands of veterans who qualify for help never receive it—not because they don't deserve it, but because no one has reached them in ways that fit their lives.

We are not ok with this.



Mountain Valor began with the idea for Mountain Valor Fest, an event centered on connection and remembering our fallen. More than 130 veterans attended in 2024, increasing to more than 160 in 2025.

Before Mountain Valor even had a name or an EIN, the work began the same way it still does today: by showing up.

We meet veterans, and their families, caregivers, and survivors, where they feel comfortable: in their homes, at diners, in parking lots, in rural libraries, and in community rooms tucked across the Blue Ridge. At first, we assumed these situations were unusual: a caregiver overwhelmed and buried in medical debt, a spouse unsure where to start after a loss, or a veteran trying to make sense of paperwork decades old.

Then we met another veteran who hadn't looked into benefits since the 1970s when he had been denied.

Another who'd been lost in the system in the '90s and assumed there was no way to fix it. Others never asked for anything because they didn't know where to begin. What we thought were isolated cases revealed a chasm of unmet need across generations.

By mid-2024, we formally founded Mountain Valor and secured our 501(c)(3) status. We built a veteran-led, nongovernmental, non-membership model centered on weekly, in-person outreach across western and southwestern Virginia. Everyone representing Mountain Valor is either a veteran or a family member of a veteran, and well aware of the challenges they face.

There are no dues. No eligibility hoops. No expectation that rural families should somehow find us. We go to them.

In 2025, word spread the way it does in rural communities: quietly, steadily, and through personal trust. More than **3,000** veterans, spouses, caregivers, and survivors engaged with us through our podcast, YouTube, blog, email, phone or in-person outreach. Of those, more than **1,200** received direct, face-to-face support in libraries, senior centers, and remote mountain communities that traditional systems never reach.

Partners stepped forward to provide us support.

Mission Roll Call reached out to help us grow, mentoring us and providing a steady source of assistance. **Chive Charities** announced they will donate a wheelchair-accessible van, arriving in early 2026, allowing us to reach veterans with mobility challenges and expand into harder-to-access rural regions.



Mountain Valor's Executive Director Katt Whittenberger and her son attended the Commonwealth Coffee with Veterans in Nov. 2025, having the opportunity to talk with Senators Kaine and Warner, as well as their staff, about the needs of veterans and their families in rural Virginia.

BAE Systems was the primary sponsor of Mountain Valor Fest (MVF) for the second consecutive year, ensuring the state's only large-scale rural outreach event remained free to all, and that we could increase our capacity to empower rural Virginian veterans and their families.

This consistent support is why our 2025 MVF grew to more than **160** veterans and **70** veteran spouses or widows who attended, an increase of **23%** from the previous year.

Angels in the Attic funded the printing of thousands of benefit packets—critical for older veterans who rely on printed materials rather than digital systems.

Our Platinum Sponsor: BAE Systems

"Mountain Valor is honored to have BAE Systems, proud employer of local veterans, as our primary sponsor for Mountain Valor Fest, and ongoing community outreach. Their commitment goes beyond funding – their sponsorship helps ensure that Southwest Virginia veterans and families have direct access to the resources, support, and connections they have earned," - *Katt Whittenberger, Executive Director, Mountain Valor*

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"BAE Systems is honored to continue our sponsorship of the Mountain Valor organization, supporting veterans, and their families, in Southwest Virginia. We are proud to support organizations in our community where our teammates, many of whom have served, live and work." - *BAE Systems*

Finn Graphics donated all signage and design to increase awareness and attendance of MVF.

Walmart stores across the region donated funds to support elderly outreach. A dozen other small businesses around the New River Valley donated what they could to help ensure our veterans and their families learn about the benefits they have earned.

The Community Foundation of New River Valley awarded us an operating grant, while also providing practical advice, connections and support all year.

We also collaborated with the VA Office of Rural Engagement, the VA Office of Transition & Economic Development's Rural Veterans Working Group, the local VA suicide-prevention initiative, and the Virginia Department of Veterans Services (DVS).

These partnerships strengthen our impact and connect our efforts to a broader network of prevention and support made possible by the investors who believed in our mission from the start.



Mission Roll Call set up at Mountain Valor Fest 2025, explaining their role as an advocacy organization for veterans. Chive Charities shared how they support veterans and first responders with wheelchair accessible vans and trained service dogs - and announced their charity is donating a van to Mountain Valor.



Mountain Valor Fest is for veterans, their families, and the community. Held in Floyd, Va., the annual event focuses on empowering everyone effected by challenges the veteran faces: spouses, caregivers, and their kids. With dozens of resources on hands for the adults, the Army National Guard brought a bounce house for the kids along with EOD robots, humvees and a helicopter.

We have earned a trusted and reliable reputation not only because we show up, but because we don't give up. We conduct monthly follow-ups with families until needs are met, claims are filed, benefits are accessed, or the household chooses to disengage. That consistency, that persistent one-on-one connection, is exactly what rural communities have been missing.

The need continues to grow, and momentum alone cannot sustain a mission this large. Rural veterans face higher rates of chronic illness, mental health conditions, and suicide risk.

More than **54%** of rural veterans are aged 65 or older, and most live in primary-care shortage areas. Rural realities reinforce the same truth: without direct, relationship-driven outreach, our rural veterans remain unseen.

To keep showing up every week, and to expand into the rural counties already asking for our help, we now need stability. That means: three essential staff positions; a permanent facility; and infrastructure that supports year-round services, follow-up, and resource navigation.

Success Story: A Veteran's Daughter

"When my dad passed away, Mountain Valor guided us through the process of transitioning his veteran benefits to my mom. Dad had always handled the financial and military-related paperwork during their 50 years of marriage, so stepping into that world felt overwhelming.

More recently, as I tried to understand Mom's health benefits and plan ahead for her long-term care, I found myself lost in layers of veteran, government, medical, and legal terminology. A single 20-minute phone call –and the clear, bulleted follow-up email tailored specifically to Mom's situation–was invaluable. It cut through the sea of confusing information and gave me clarity, direction, and confidence when I desperately needed it. Mountain Valor has been an incredible resource for our family."

Our vision is straightforward and ambitious:

- A rural veteran support system that actually reaches rural veterans.
- A permanent home that serves as an outreach hub, telehealth space, classroom, and safe meeting environment.
- A professional team ensuring every veteran, spouse, caregiver, and survivor receives clear, human, one-on-one support.
- Annual Mountain Valor Fest events replicated in rural regions across the state.

We know the need isn't unique to rural Virginia. Veterans in isolated communities across the country face many of the same barriers. For now, our focus is stabilizing our capabilities and identifying intelligent, sustainable ways to grow over the next five to ten years. Our goal is not rapid growth—it is responsible expansion, rooted in data, community trust, and what actually works on the ground.

We started by walking into places others overlooked. Now we're becoming one of the most consistent rural voices at state and federal tables. With the right support, we can build the system rural veterans have always deserved—and have never had.



We were honored to welcome Congressman Morgan Griffith to Mountain Valor Fest for the second year, where he heard directly from us about the challenges rural veterans face. He also connected with BAE Systems HR Senior Director Pierre Franco, who joined us in supporting this community event.

Make Rural Veteran Support Sustainable

- ✓ Introduce us to elder care and medical partners
- ✓ Connect us to space and facility opportunities
- ✓ Sponsor fuel and maintenance for our wheelchair-accessible van
- ✓ Fund staff capacity with annual gifts
- ✓ Sustain the work as a monthly donor

Impact at this level requires more than passion; it takes resources and continued support.

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