

## The Power of Coalitions

*"Pretty simple, really. It means  
putting people before things.*

*Others before ourselves.*

*And needs before abundance.*

*Just like our mother raised us."*

— Wayne Leonard

## 2004 COMMITMENTS TO LOW-INCOME CUSTOMERS

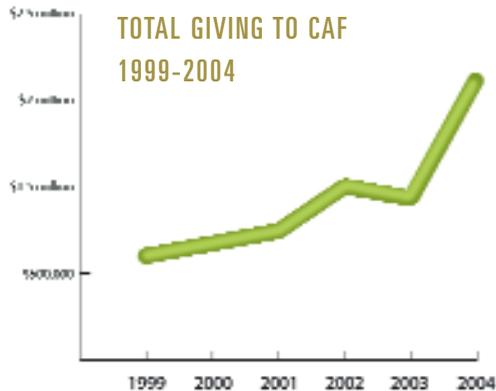
In 2004, low-income summits were held in the states Entergy serves. During these meetings customers, advocates and Entergy employees set goals, and reported progress made in the previous year. *The following outlines the commitments and progress made in 2004:*

### COMMITMENTS

- Double new donations to Customer Assistance Funds by raising \$491,000 in new donations from customers and vendors, and through a matching program funded by Entergy shareholders.
- Seek the support of every member of Congress for increases to LIHEAP/WAP funding.
- Pass laws or regulations funding energy-efficiency programs.
- Host low-income summits throughout Entergy's service areas.
- Foster powerful alliances with organizations sharing the mission of the low-income initiative.
- Be a leader at the national level.
- Support asset-building initiatives for low-income customers.
- Promote tax credits for eligible low-income customers.

### PROGRESS MADE

- Achieved by every state in Entergy's service area—raised a total of more than \$1.7 million with more than \$590,000 in new donations. Combined with the matching funds from Entergy, this represents more than \$2.1 million in contributions for the Customer Assistance Fund.
- Governors and congressional delegations from Entergy states provided support through letters and resolutions via Southern Governors Association, Southern Legislative Conference and Southern States Energy Board.
- Accomplished the passage of regulations and legislation in New Orleans and Louisiana.
- Summits held in Arkansas, Mississippi and Texas as well as a joint summit held between New Orleans and Louisiana.
- Formed partnerships with groups like 60+ Association, Community Action Partnership, AARP in Mississippi, Arkansas Advocates for Children and Families, and the Edison Electric Institute through the creation of its CEO Low-Income Task Force.
- The Edison Electric Institute appointed Entergy as chair of its CEO Low-Income Task Force to promote efforts to assist low-income families. Eighty participants from 40 companies joined Entergy at the first-ever electric industry workshop on improving services for low-income customers.
- Along with five other major corporations, invested \$1 million in Hope Community Credit Union, a project of the Enterprise Corporation of the Delta and continued funding of the Mid South IDA program.
- Publicized the Earned Income Tax Credit with 2.6 million bill inserts and coordinated volunteer outreach efforts to assist low-income customers with preparing and filing their taxes. More than 3 million tax-payers from Entergy states received the EITC last year.



## COMMITMENTS FOR 2005

Since 1999, Entergy has pledged to work with government, corporate and nonprofit entities to assist low-income customers. In 2005, we challenge this coalition to go beyond the accomplishments achieved in the last five years, working together and independently. Please refer to the last page of this report for our goals in 2005.

ABOUT THIS BOOK

*As you page through this report you will see low-income people in our communities who are realizing their goals with the help of coalitions. Entergy is proud to serve them.*



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## The Power of Coalitions: A MESSAGE FROM WAYNE LEONARD



A camp counselor congratulates her young charge for a task well-done. Entergy understands the value of inspiring and encouraging low-income children to live full and positive lives. We support organizations and programs that help at-risk children.

I am very proud of this document you now hold. It tells of a tremendous amount of hard work on behalf of the low-income residents of our service area. That work was done by Entergy employees, by the volunteers and agencies we support, and by our low-income customers themselves.

As you read this Progress Report, you will find inspiring stories of programs and people who have made a lasting difference through their energy, diligence and heartfelt desire to help the low-income residents of the Mid South. You will see evidence of Entergy's commitment to these programs and people.

You will also see, in the faces of our low-income neighbors, compelling, graphic statements of why there is still so much to be done. These dramatic photographs remind us all of the world our low-income customers live in every day. We recognize that we have a great deal yet to do, to meet our obligations as a company, and as human beings.

As a company, we are obliged to remember that our low-income customers are more than merely consumers and sources of revenue. They are people, just like all of us - except they live in extreme poverty, a condition or situation that in most cases has existed in their community or immediate family for generations. But as citizens of this great country, they are entitled to lives with the same opportunities most of us have. They are entitled to live lives of dignity, with hope and unlimited possibilities. We must do all we can, as an organization, to ensure that their opportunities are not impaired by a lack of effort, understanding or commitment on our part. This means, now more than ever, we must all work together to meet the needs of our low-income neighbors. In doing so, we not only improve their world, but ours as well.

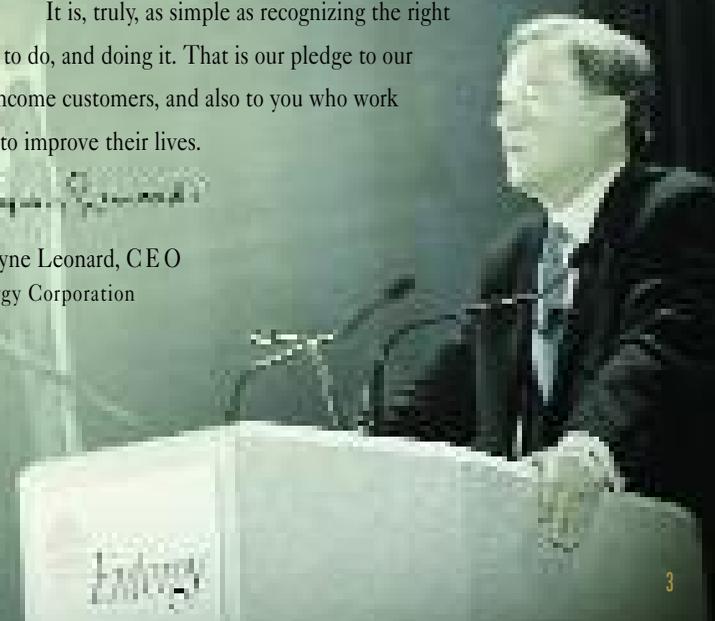
My parents were both orphans, children of the Great

Depression. From a distance of more than 70 years, it is difficult for us to fully understand the mire of hopelessness and despair that period represented. But President Franklin Roosevelt had the vision to see that the Great Depression did not have to be a permanent condition. He led the changes that created opportunities for Americans to work their way toward prosperity. Together, they turned this country into a giant, with personal and economic opportunity that is unmatched anywhere in the world.

But today, those opportunities remain elusive for the low-income people who total almost 20 percent of the population in the states we serve. Like Roosevelt, we at Entergy do not accept this as a permanent condition. We are supporting customers, volunteers, service agencies, government agencies and anybody else who will work with us to help our low-income customers work their way toward prosperity.

It is, truly, as simple as recognizing the right thing to do, and doing it. That is our pledge to our low-income customers, and also to you who work daily to improve their lives.

J. Wayne Leonard, CEO  
Entergy Corporation





Not many people know the geography of southeastern Louisiana better than Michelle Guillory. She's not a tour guide or a travel agent—she's a program specialist for the Louisiana Governor's Office of Elderly Affairs.

In that role, Guillory is responsible for awarding grants, working with social service agencies, coordinating with nonprofit and for-profit entities and anybody else that is involved with, or interested in, helping Louisiana's elderly citizens.

Since she is responsible for covering 19 parishes between Baton Rouge and New Orleans, she is only able to spend two days a week in the office—the rest of the time, she's on the road.

"I'm an advocate for the seniors of our state," Guillory says, "and a large portion of our low-income population is made up of the elderly. Even when an elderly person receives a good-sized check, by the time they cover their medical bills and other expenses, they fall well below the poverty line. So I am sensitive to the needs of both groups."

Guillory says she enjoys all aspects of her work, even the administrative tasks, but she is extremely passionate about her involvement on a statewide council to protect older residents against predatory lenders.

With backing from Entergy, Guillory forged a coalition to create public awareness and foster public education among the elderly residents in her territory. The coalition included AARP, Louisiana State University, Southeast Louisiana Legal Services and the Louisiana Mayor's Association.

"If we can stop one person from signing a predatory lending agreement, we've accomplished something positive," she says. "But even more important, we have received a grant so we can provide free legal service to seniors who have already fallen prey to predatory lenders."

Guillory is passionate about the issue of lenders who take

advantage of senior citizens, because it's wrong and because it has a negative impact on the whole community.

"It's effecting all of us, if you really think about it," she says. "It's a vicious cycle. Even if I'm not a victim directly, I'm still a victim—if people can't afford to pay their electric bills, or any other service, because of a high-interest loan, that effects me. It makes my rates go up."

So far, the predatory-lending coalition has conducted five town-hall meetings to spread the word. The first one, in Baton Rouge, was videotaped for broadcast on public-access cable TV.

"Entergy arranged for the taping," she says. "Entergy managers coordinated with the mayors in each of our town-hall cities, and they let us use Entergy facilities to conduct the meetings. Members of their staff attend all our meetings, and they have paid for printing our public notice materials. They've been an essential part of this effort, and they are very committed to working with us."

As if she doesn't have enough to do already, Guillory sees an opportunity to tackle a statewide need.

"In St. John Parish, between Baton Rouge and New Orleans, the sheriff's department has a program where deputies on patrol stop and visit with seniors, just to see how they're doing," she says. "And if they find a senior who needs something, the department figures out a way to help. It's only three months old and the deputies have already taken ownership. My goal is to figure out a way to move this statewide, especially to the urban areas. I'm going to be the catalyst."



**Michelle Guillory**

*Governor's Office of  
Elderly Affairs  
Baton Rouge, Louisiana*

## **ENTERGY CUSTOMERS, EMPLOYEES, SHAREHOLDERS FORM COALITION TO RAISE FUNDS FOR LOW-INCOME CUSTOMERS**

### *CAF Helps Elderly, Disabled Customers in Times of Financial Emergencies*

According to recent government reports, two million people throughout Entergy’s service area live in poverty, and that number is growing by 2,000 people per month. Every year Entergy’s customers face the harm of extreme heat and cold, and elderly and disabled neighbors are at greatest risk of these potential killers. With the number of people in need growing, Entergy’s employees, customers, shareholders and vendors united to confront the problem in 2004.

In 2003, Wayne Leonard issued a challenge to all Entergy employees and customers as well as the company’s vendors to double the amount of fuel funding from private contributions over that collected last year. These resources, known as Customer Assistance Funds (CAF), are used to aid low-income elderly and disabled customers in paying their utility bill in times of financial emergencies.

To rally support and meet Leonard’s challenge, Entergy customer service managers in Arkansas, Louisiana, Mississippi and Texas reached out to community and church groups to encourage customers to make donations to the fund. In all, 219 presentations were made to civic groups throughout Entergy’s service area to promote CAF and its positive impact on low-income neighbors. Customers and employees also received direct mail to inform them of the need for increased fuel funds, and were provided options to make

contributing easy. Entergy’s vendors pitched in with donations to CAF, and the company made grant requests to public and private organizations to donate to charitable causes to reach as many low-income customers as possible in 2004.

With the donations arriving daily, Entergy’s shareholders matched new CAF contributions dollar-for-dollar up to \$500,000 to maximize the fund’s reach. While Entergy’s shareholders have matched employee contributions in the past, 2004 was the first year the shareholders also matched contributions from private sources including customers, vendors and foundations.

Donations to CAF by Entergy’s customers and employees totaled \$1.7 million, helping more low-income elderly and disabled customers manage their living expenses.

### **INCREASES IN 2004 CUSTOMER GIVING**

<b>NAME</b>	<b>ENTERGY AREA SERVED</b>	<b>CONTRIBUTION AMT.</b>
Project Deserve	Arkansas	\$102,757
Project Care/Helping Hands	Louisiana	\$219,279
Energy Concern	Mississippi	\$ 94,559
Helping Hands	New Orleans	\$ 63,862
Project Care	Texas	\$111,506
The Neighbor Fund	Nuclear Northeast	\$ 5,000
<b>Total</b>		<b>\$596,963</b>



By doubling the amount of donations to the Customer Assistance Fund in 2004, Entergy’s partner agencies were able to assist more elderly and disabled low-income customers.

## **ENERGY DEMONSTRATES COMMUNITY COMMITMENT THROUGH THE ENERGY CHARITABLE FOUNDATION**

Entergy believes that working cooperatively as a team allows everyone a better opportunity at success. One fundamental element sustaining Entergy's low-income initiatives is the coalition of employees, customers, nonprofit agencies and the government compelled to work together to enhance the communities in which they live, work and serve. Entergy plays a part in this coalition by providing financial support to community-based projects focused on literacy, education and better housing for low-income families.

Entergy employees showed their commitments to their communities by logging more than 14,000 hours of volunteer service in 2004, at an estimated value of \$224,000. Additionally their service generated \$27,000 in contributions for the organizations they served, thanks to Entergy's Community Connectors program.

The Entergy Charitable Foundation is a private aid organization dedicated to building stronger communities through education and literacy programs in Arkansas, Louisiana, Mississippi and Texas. The foundation supports programs offering unique solutions that positively effect families by reducing poverty in communities, and it focuses on the following areas:

- **Sustaining families and improving self-sufficiency.**
- **Technical assistance and training for nonprofit organizations.**



Entergy employees Cathy Herron (left) and Preston Favorite (right) work with an attendee at one of Entergy's community weatherization workshops.

- **Home ownership preparation and energy management for low-income individuals.**
- **College scholarships.**
- **Funding for programs targeting teacher and student initiatives effecting children's access to quality education.**



Jessica Bell, daughter of Entergy Mississippi employee Kenneth Bell, carefully paints trim for a Habitat for Humanity home in Jackson, Mississippi.

In 2004, more than \$3 million was granted by the Entergy Charitable Foundation to help improve the quality of life for its customers throughout the communities Entergy serves. Programs benefiting from these grants included food banks, job training and education programs, and homebuilding efforts organized by Habitat for Humanity.



Title Characters Setting Problem Solution

prairie



Search, Plain And  
Tall  
By Robert A.  
Miles  
Step 1  
Step 2  
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Step 5  
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Step 10

## The Power of Coalitions: PROVIDING HOPE TO THOSE SEEKING OPPORTUNITY AND REV. NESTOR RIVERA

In far northwest Arkansas, the small town of Green Forest has become a magnet for hard-working Hispanic immigrants who want to build good lives for their families. There are two reasons for that. One is the Tyson Foods plant in Green Forest that provides good, steady jobs. The other is the Rev. Nestor Rivera.

Rivera wears more than one hat. He is pastor of the First Latin American Baptist Church. He is a chaplain for the Tyson plant. He teaches life-skills training to Tyson's Hispanic employees through the local community college. He also serves as a chaplain and translator for the Green Forest Police Department, the Carroll County sheriff's office and the local prosecutor.

He works with the Ozark Care and Share agency in a neighboring county to help people find housing. And he works with the state's Office of Human Concern, helping applicants and agency staff communicate effectively despite language and cultural differences.

But his most important job, he says, doesn't have a simple job description.

"The dynamics of this state, this county and this town have changed tremendously because of the influx of Hispanics in recent years," Rivera says. "I'm trying to build bridges between the Hispanic and the Anglo communities. I see strength in the diversity of the community. If we can harness it and work together, we can make this community stronger."

Through a grant from the Entergy Charitable Foundation, Rivera is spearheading an effort to weatherize a dozen Green Forest homes, half of them owned by Hispanics.

"One woman in particular is a widow raising four children," he says. "We weatherized her house—we put weather-stripping around the doors,

checked the furnace, hung new storm windows, put in energy-efficient light bulbs and installed smoke and carbon monoxide detectors. We made her home more energy-efficient, and when you are the sole provider for a family of five, every dollar helps."

To broaden cultural harmony, Rivera is working with a local arts program to develop Latino entertainment programs for all the residents of Green Forest. When he talks to his church members, the pastor becomes passionate on the subject of education.

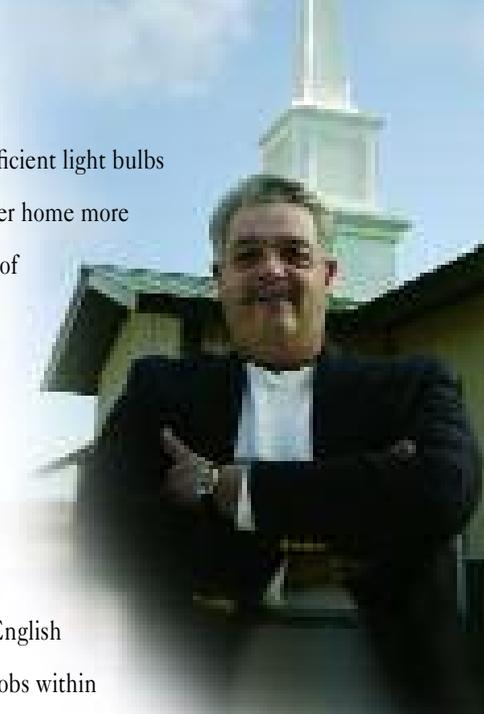
"People sometimes come here with no education, no English and no understanding of the culture. Even so, they usually find jobs within a few weeks. But I tell them, 'Your children do not have to work as laborers like you do. Let them be nurses, accountants, biochemists and the managers. Send them to school.' And I am very proud of the fact that, at our local community college, 10 percent of the Hispanic students come from our small congregation."

While he often puts in 12-hour days and is on call seven days a week, Rivera is able to maintain his energy and commitment by keeping his eye on the ultimate goal.

"I'm just trying to pave the way so this community will be stronger, and my children will have a better place to grow up," he says.

It also helps to have a sense of humor.

"I tell myself that I really don't work, I'm actually retired and that lets me do all of these things," he says with a smile. "Some of them I even get paid for."



**Rev. Nestor Rivera**

*Pastor, First Latin American  
Baptist Church  
Green Forest, Arkansas*

## **IDAS HELP LOW-INCOME CUSTOMERS ACQUIRE A PIECE OF THE AMERICAN DREAM**

In a country as rich as the United States, there are still people who live with little or no assets of their own. Many in this community include senior citizens and families who may not be able, either physically or financially, to repair or purchase a safe, comfortable home.

To combat this, the Individual Development Accounts (IDA) program helps low-income individuals and families build assets of their own so they can purchase a house, improve an existing home, or finance an education. In partnership with the Foundation for the Mid South, Entergy and the Entergy Charitable Foundation gave more than \$400,000 to IDA programs in 2004. Since the beginning of this IDA initiative, nearly \$1 million has gone into the program.

The Mid South IDA Initiative awarded grants to 17 organizations; three of them for new IDA programs. Grants for 2004 included \$240,000 to operate IDA programs and \$170,500 to match participant savings.

These grants allowed 341 families to begin saving in an IDA and have those savings matched. Currently, there are more than 1,900 participants in IDA programs who have graduated and purchased a home or business or are now saving to buy a home. The operating grants will provide the support needed to open an additional 700 IDAs.

According to the Foundation for the Mid South, the operating and matching grants awarded required a 100 percent match from other funding sources, which assisted IDA programs in leveraging additional dollars to support asset building. Without this funding, hundreds of families would not have the opportunity to invest in an asset and ensure financial

Jewel Hollings of Vicksburg, Mississippi celebrates her new home achieved by an Individual Development Account and the Enterprise Corporation of the Delta.  
*Photo courtesy of ECD.*



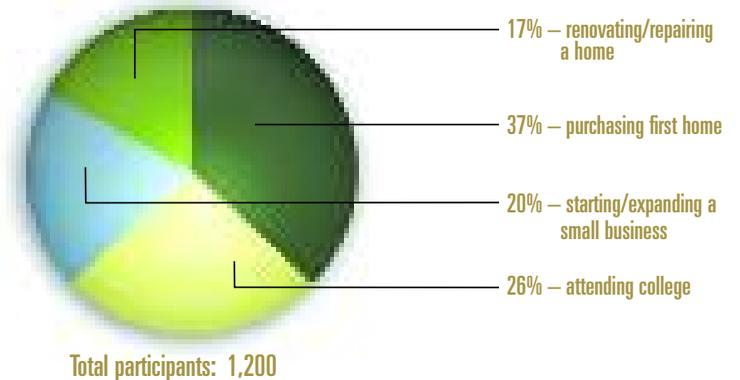
stability for themselves.

With the \$1.2 million initial investment Entergy provided, the Mid South IDA initiative was able to raise an additional \$280,000 from other foundation sources to expand the number of low-income individuals working toward a better life through asset building.

In addition to grants and leadership contracts, Entergy worked with the Mid South IDA Initiative's staff to host and present seminars on the value of IDAs. In fact, Entergy Arkansas invited the Foundation for the Mid South to speak at its low-income summit in October 2004, in which the focus was the financial education of eligible Arkansas citizens and the importance of asset building. Entergy's commitment to IDAs also garnered national recognition as being one of the largest corporate contributors in the nation at the 2004 IDA Learning Conference.

In 2005, Entergy will continue to fund IDAs through the Foundation for the Mid South to reach more families, to secure sustainable funding from state and federal sources, and to ensure that thousands more low-income, working residents of the Mid South can use IDAs to escape the cycle of poverty.

### **HOW PARTICIPANTS USE IDA GRANTS**



## **ENERGY, ENTERPRISE CORPORATION OF THE DELTA GIVE HOPE TO COMMUNITIES REBUILDING IN THE MID SOUTH**

In an effort to revitalize the Delta region, Entergy joined with five major corporations—each investing more than \$500,000 in 2004—to launch a \$15 million initiative that promises to produce jobs, foster home ownership and help families build a sound financial foundation in economically distressed communities.

Investments by Entergy, AmSouth, BankPlus, Bank of the Ozarks, Beau Rivage and Trustmark support the region-wide expansion of Enterprise Corporation of the Delta/Hope Community Credit Union (ECD/HOPE), a regional community development financial institution.

The \$5.5 million committed by these companies represents

the first stage of \$15 million in investments backed by the New Markets Tax Credits (NMTC), which was announced by President Bill Clinton during his 1999 visit to the Mississippi Delta. The first priority for this funding is loans to businesses located in specific areas identified by census data as economically distressed. These businesses often struggle to obtain conventional financing.

The second purpose of the funding is to support the growth of the Hope Community Credit Union (HOPE), a unique financial institution serving communities in Mississippi, New Orleans and the Mid South that need banks. Each dollar invested in HOPE will enable the credit union to accept approximately \$10 in additional federally insured deposits.

For 10 years, ECD/HOPE has generated more than \$150 million in

financing for entrepreneurs, homebuyers and community development projects, primarily in the Delta regions of Arkansas, Louisiana and Mississippi. In

December, HOPE opened a branch in Central City in New Orleans, a community of some 20,000 residents that has had no mainstream financial institutions for at least two decades. ECD recently closed a loan to First Evangelist Housing and Community Development Corporation in Central City to finance the development of quality housing for eight families who receive Section 8 housing assistance from the City of New Orleans.

With the NMTC funding, ECD/HOPE plans to make more than \$60 million in small business loans and more than 5,000 mortgages in low-income areas across the Mid South.



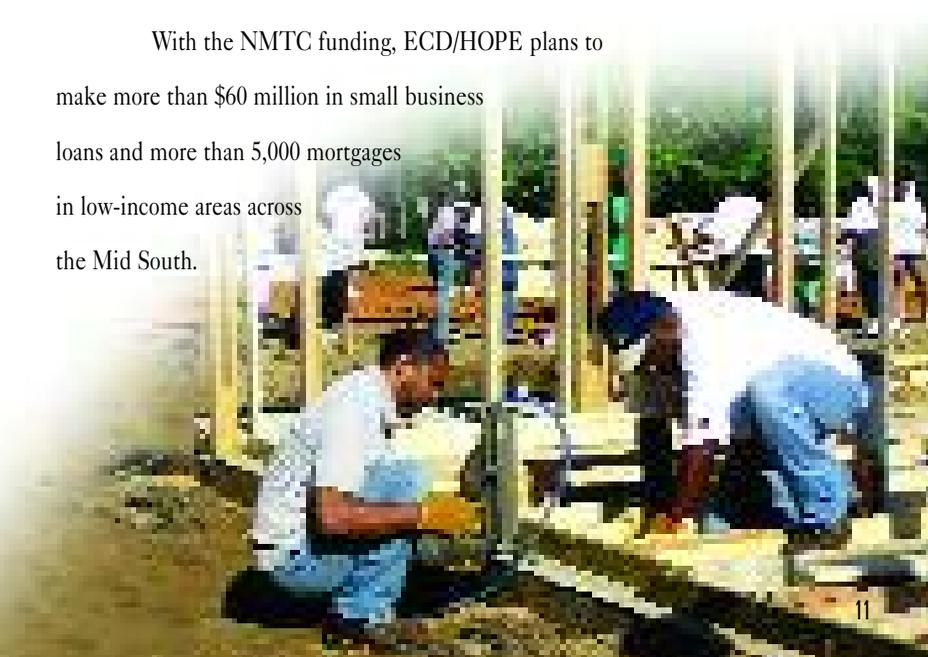
**Don London, an Enterprise Corporation of the Delta client in Jackson, Mississippi, smiles in front of his new home, made possible by the ECD.**

*Photo courtesy of ECD and Godbold & Company Photography*



**Charro's Restaurant owners and ECD clients Karla & Richard Duley of Pine Bluff, Arkansas**

*Photo courtesy of ECD and Godbold & Company Photography*





A small network of clinics spread across Texas provides health care, at no charge, to people who have no other source for help. One of the best, about 35 miles north of Houston, is The Community Clinic. Its story is amazing.

“We provide basic medical care, dental care, social service advice and mental health counseling to people who need it,” says Jody Hopkins, the clinic’s executive director. “We have a staff of about 150 volunteers. We tell people that we provide every person you would see in a doctor’s or dentist’s office, but ours are volunteers.”

Retired physicians provide the medical treatment. Active physicians volunteer their help in such high-paid specialties as cardiology, dental surgery and orthopedics. The clinic provides medications free when possible, and all medical tests are provided at no cost by Houston’s Memorial Medical Center. It is truly a one-stop health clinic for people who have no other coverage.

“We take low-income patients and the uninsured. We only see people who are not eligible for any other program, such as Medicaid, county or state programs,” Hopkins explains. “A local family physician, Joel Kerschenbaum, and his wife saw this crying need, they networked with local peers and hospitals and created The Community Clinic.”

Getting its funding primarily from nonprofit foundations, as well as private donations and government block grants, The Community Clinic celebrated its eighth anniversary in late 2004. Entergy was eager to provide support to this vital community resource.

“Entergy gives us monetary grants, to help provide medications and patient education,” Hopkins says. “You might think this unusual but

some of our patients don’t know how to brush their teeth. An Entergy donation let us buy some of those big sets of teeth so we could teach our patients the right way to brush.”

Entergy also conducts a quarterly networking meeting that Hopkins values, allowing her to learn about current Entergy programs for low-income customers, information she can pass along to the clinic’s patients.

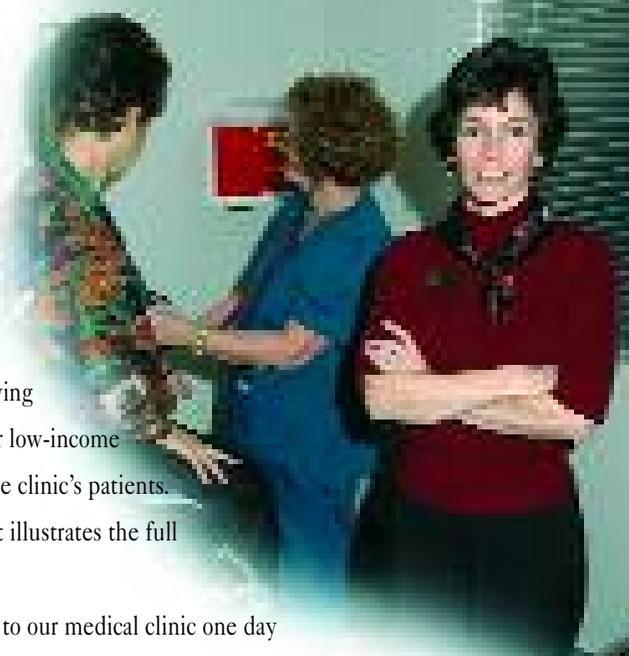
Among her favorite stories is one that illustrates the full capabilities of The Community Clinic.

“A little girl, about 7 years old, came to our medical clinic one day because her face was somewhat deformed and her parents were concerned,” Hopkins says. “When we sent her to the hospital for an X-ray, we found a tooth growing high up on her cheek instead of in the gum where it belonged.”

At this discovery, the girl was referred to the clinic’s dental volunteers. “Our oral surgery volunteer removed the tooth in her office, then an orthodontist said he would provide braces at no charge. Today her face has already regained its form and she’s beautiful. What 7-year-old isn’t?”

Another success story involved an older gentleman who came to have his teeth cleaned and the dental hygienist noticed some abnormalities—his face was oversized and his hands were very large.

“He saw our physician who diagnosed him with a disorder of the pituitary gland,” Hopkins explains. “Our hospital partner in Galveston surgically removed a pituitary tumor. A few months later, he and his wife came back to see us. They were so excited—he could wear his wedding ring for the first time in years. We changed his life.”



**Jody Hopkins**  
*Executive Director  
The Community Clinic  
Oak Ridge North, Texas*

## IDENTIFYING THE NEEDS OF THE LOW-INCOME CUSTOMER

*Through Research, Entergy Develops Programs for Low-Income Customers*

For five years Entergy has been communicating with its low-income customers about ways to save energy and money on their utility bills. In 2004



Among Entergy's customers who struggle the most with paying utility bills are families with a single parent as the head of the household.

Entergy polled low-income customers to see if they were aware of programs Entergy offered and to identify specific problems low-income customers have in paying their bills.

Entergy's Credit and Collections department then used the information obtained from these customers to develop programs to serve them better.

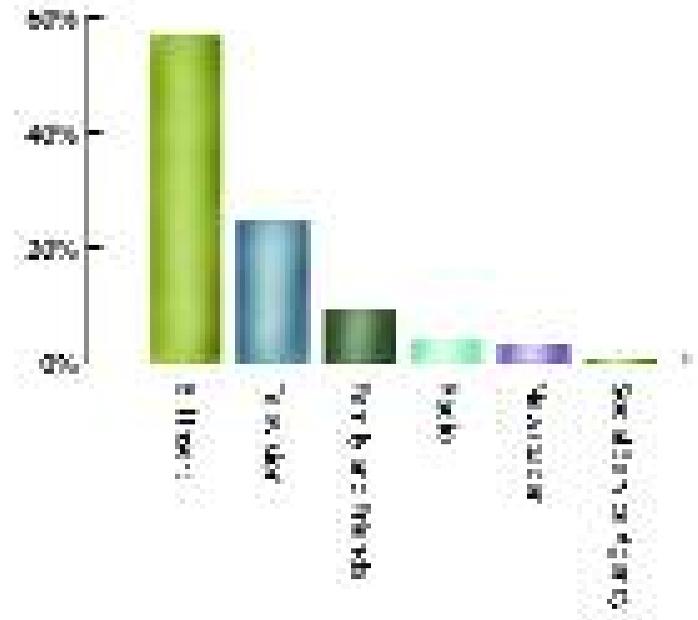
Conducted for Entergy by the Public Policy

Research Lab at Louisiana State University, the survey inquired about a customer's use of energy saving measures, Levelized Billing, assistance programs and awareness of Entergy policies helping low-income customers. The survey also sought to determine on-going problems that had bearing on the financial circumstances faced by customers. Results of the survey indicate:

- Only about 40 percent of respondents knew about assistance available to them.

- Of those enrolled in social aid programs, people on social security had the best bill paying records (93 percent on-time payments).
- People whose only assistance was food stamps reported the most trouble paying bills (only 79 percent on-time).
- Customers participating in Levelized Billing, weatherization and other conservation measures reported lower bills and more on-time bill payments.

## HOW ENTERGY'S CUSTOMERS LEARN ABOUT ASSISTANCE AVAILABLE



## CREDIT POWER PROGRAMS MEET NEEDS OF LOW-INCOME CUSTOMERS

Entergy understands its low-income customers want to pay their utility bills, but they sometimes face financial difficulties that keep them from paying on time. As a result of the survey conducted by Louisiana State

University, a variety of new customer credit policy packages were created. These packages address the needs of specific segments of the low-income population in specific jurisdictions.

The goals of these packages are to remove barriers and to renew relationships with low-income customers by assisting those who want to establish credit and set-up their

own utility service as well as help those who are trying to repair bad credit.

*Each package meets a specific need:*

**THE EASY START PACKAGE**—With a significant number of low-income customers having lived in dwellings where the rent covered utility services, this package allows customers to establish their own service as they move into new housing.

**THE INDEPENDENCE PACKAGE**—This option assists customers who are moving from government assistance to self-sufficiency, specifically low-income customers who are first-time or Habitat for Humanity homeowners and welfare-to-work candidates.

**THE RECONNECT PACKAGE**—Provides low-income customers an opportunity to establish credit with Entergy if they have previously avoided paying final or written-off debts or who do not have service established in their names.



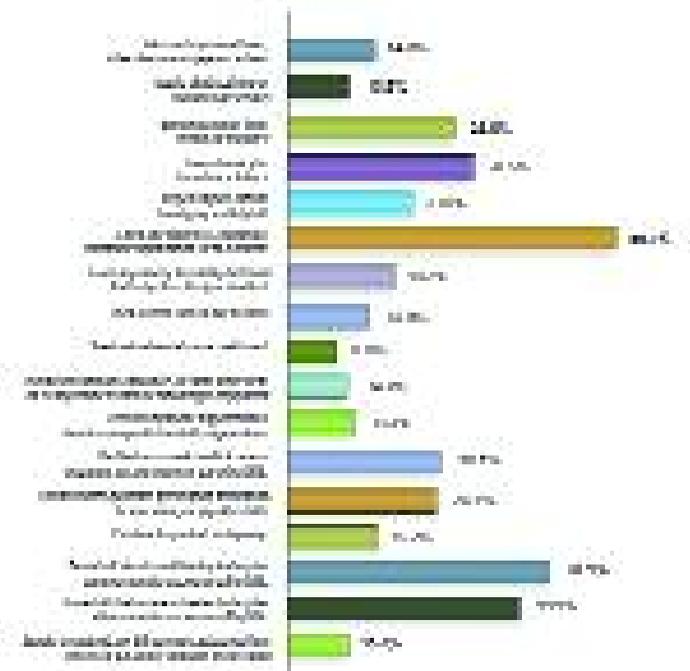
The Independence Package, one of Entergy's Credit Power assistance packages, provides first-time and Habitat for Humanity homeowners, like this one in Arkansas, with utility bill payment assistance.

**THE SAFETY NET PACKAGE**—This package helps low-income customers who have had an unexpected hospital stay or medical emergency in their household as well as those who may have experienced the death of the family wage earner or other disastrous event such as a fire or flood.

**THE SENIOR SERVICE PACKAGE**—Targets those customers whose head of household is age 65 or older and who have qualified to be income-eligible by the relevant nonprofit agency in the customer's area.

### HOW LOW-INCOME CUSTOMERS MAKE ENDS MEET

Percentage Indicates Those Answering "Yes"





There are several ways to measure the success of a program that tries to help low-income residents in a city. You could count the number of people who got assistance, the number of volunteers who participated or the results of a fund drive, just to name a few. You could also use money.

Low-income residents of Jackson, Mississippi like that last option—they received a total of \$6 million they never would have seen, if not for a coalition driven by the Internal Revenue Service (IRS) and Entergy.

IRS tax specialist Kathy Heidorn said the initiative began when census data showed a big gap between the number of people in Jackson who should have qualified for the government's Earned Income Tax Credit (EITC) and those who were actually receiving it.

"The census information clearly said that a large portion of our low-income residents simply did not know about the earned income tax credit or how to qualify for it," she says. "This tax credit applies to the working poor, who need it the most. So we began a city-wide education program, to tell everybody about it."

Entergy immediately partnered with the IRS to bring United Way agencies, private foundations and private banks into the coalition. The group asked the Jackson mayor to sponsor a city-wide meeting that would bring in volunteer agencies who could help low-income taxpayers.

"We put together a tool kit for the volunteer agencies—handbooks with step-by-step instructions on such things as how to recruit volunteers, how to find resources and how to get publicity for their sites," Heidorn says.

Entergy took a lead role in generating publicity for the tax preparation service, issuing news releases and coordinating a news announcement. Then, the company mailed an IRS pamphlet about the program to all its customers in Mississippi, to help build awareness.

As a final step in putting the effort together, Entergy volunteered to purchase computers to be used at the tax-preparation sites. This was a critical step because older computers the agencies might receive as a donation would not be powerful enough to run the IRS software.

This program is not simply a free tax-preparation service open to anyone. All who receive help must first qualify for the earned income tax credit, meaning they had to have worked—that is, they must have "earned income"—during the tax year.

"We provide the training for the tax-preparation volunteers," Heidorn explains. "They all have to pass a certification test before they can prepare a return. We take them through tax-law and software training, so they can file electronically. Most people we work with prefer the electronic filing because they get their refunds faster."

That's where the \$6 million came from—tax refunds to people helped by the coalition. Money that went right back into the local economy—grocery stores, dry cleaners, restaurants and the dozens of other businesses that serve low-income communities.

Volunteers tell the story of one woman, who learned about the program from the coalition's publicity efforts, who discovered that she was eligible for three years worth of earned income tax credits—a total of more than \$12,000. She used the money to buy a car so she could take a better job in another part of the city.



Flyers and posters in English and Spanish informed low-income citizens of the Earned Income Tax Credit in 2004.

## LIHEAP RECEIVES \$300 MILLION INCREASE FROM CONGRESS

*LIHEAP Appropriation at Highest Level Since 1986*

After many months of lobbying senators and congressmen in Washington, advocates for increased funding of the Low-Income Home Energy Assistance Program (LIHEAP) claimed a victory when Congress passed an omnibus appropriations bill raising funding to \$2.18 billion, the highest total in almost 20 years.

However, funding for the program when adjusted for inflation and the increases in home heating costs may actually be less than half what it was in 1982. The LIHEAP program remains the national safety net for low-income energy bill payment assistance, but fewer people rather than more may be helped. With this in mind, Entergy will work to ensure that the states it serves—Arkansas, Louisiana, Mississippi and Texas—will receive their share of \$300 million emergency contingency dollars expected to be distributed by the U.S. Department of Health and Human Services.



Without funding from LIHEAP, the elderly and disabled are at greatest risk of weather-related illnesses and death.

### ENTERGY'S 2004 LIHEAP COMMITMENTS

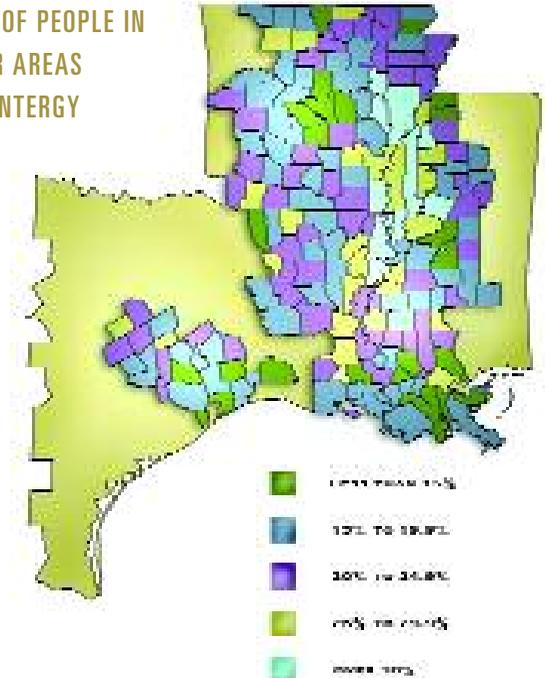
Because LIHEAP is such a critical part of the health and safety for our low-income customers, Entergy continues to work on local, state and federal levels to achieve more funding to help as many low-income customers as possible. *Entergy utilized several forums to encourage decision-makers to support an increase in LIHEAP funding in 2004, including:*

#### GOVERNMENT

- Worked with coalitions of Republican governors to urge the Bush Administration to include the highest possible funding for the LIHEAP and weatherization programs;

- Helped the Texas General Assembly perfect a resolution calling for reform and better funding of LIHEAP;
- Participated in Capitol Hill Lobby Day organized by the National Fuel Funds Network;
- Mobilized broad support for a "Sense of the United States Senate Resolution" offered by Arkansas Sen. Mark Pryor, which won unanimous support of the Senate and advises congressional appropriators to support higher funding for the LIHEAP and weatherization programs;
- Successfully encouraged the Federal government to release \$100 million LIHEAP emergency funds to states, with the remaining balance being held in reserve for future emergencies;

### PERCENTAGE OF PEOPLE IN POVERTY FOR AREAS SERVED BY ENTERGY



## The Power of Coalitions: FEDERAL EFFORTS

- Collaborated with each of Entergy's presidents to urge their state congressional delegations to support an additional LIHEAP emergency grant appropriation, and the 108th Congress committed an additional \$300 million to the program;
- Met with the Office of Management and Budget to advocate increased funding for 2006 LIHEAP program;
- Worked with the Southern Legislative Conference, Southern Governors Conference and Southern States Energy board to make their support for LIHEAP increases known to the Congress;

### COALITIONS

- Redoubled coalition-building efforts with a letter from Wayne Leonard to his counterparts at every gas company in the nation asking them to step up LIHEAP and weatherization efforts. In addition to 35 companies signaling interest, the Local Distribution Companies Issues Forum also joined the cause;
- Mobilized senior citizens' advocates to write to the federal Office of Management and Budget Director, cabinet secretaries and key members of Congress in support of a \$3.4 billion LIHEAP appropriation;
- Helped organize a broad coalition of business, charitable, state and local government interests to write to President Bush and key decision makers in Congress in support of a \$3.4 billion commitment to LIHEAP.

### A LOOK AHEAD

As the federal budget for 2006 is being prepared, Entergy and its coalition partners are already working to make the case for the fullest possible funding for LIHEAP. The program is overdue to be reauthorized, and this responsibility will fall to the 109th Congress.

### COMMITMENT OF ENTERGY, CONGRESS TO WAP IMPROVES HOMES

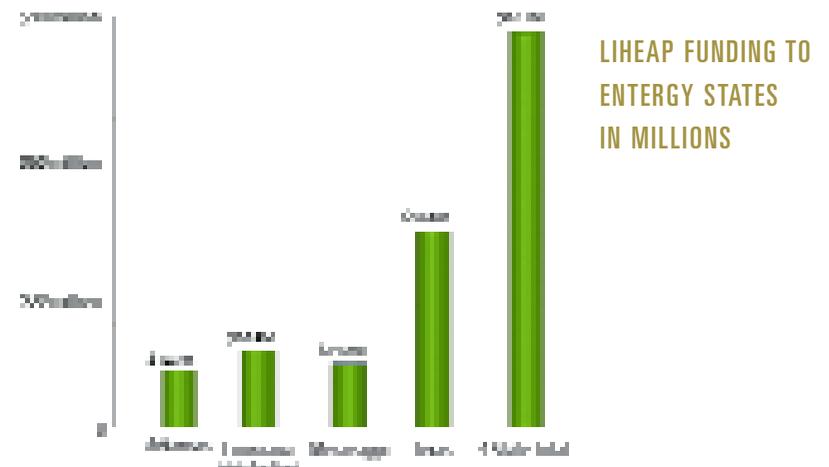
Entergy not only works to improve the quality of life of low-income individuals and families, but also works to convince others to make the same commitment. We are

advocates of local, state and federal programs and legislation helping low-income customers in our service area.

This type of coalition building can be seen in the federal Weatherization Assistance Program (WAP), in which we work with Congress to increase funds for the installation of home weatherization and energy efficiency measures for low-income families. In 2004, Congress gave \$230 million of appropriations to WAP.

### EDISON ELECTRIC INSTITUTE'S CEO TASK FORCE ILLUMINATES UTILITIES ON BEST PRACTICES

In 2003, Entergy proposed that the Edison Electric Institute (EEI), the electric industry's trade association, establish a CEO-level, low-income task force to focus not just on federal issues impacting this segment of the population, but also to share best practices information among the member companies. Entergy was asked to chair this task force, and a survey of existing programs that serve low-income customers in individual companies was completed. As a direct result, the EEI sponsored the first-ever electric industry low-income workshop in New Orleans in January 2005. Entergy hosted the event that included a variety of sessions spotlighting the best practices of electric utilities in delivering programs to increase federal, state and local charitable and in-company low-income energy assistance.





When Cyndi Nguyen first arrived in the United States, she was a taker, not a giver. Today, she knows better.

Nguyen is executive director and co-founder of VIET–Vietnamese Initiative in Economic Training—an important resource for the Vietnamese residents of New Orleans.

She arrived in this country at age 5, with her parents, fleeing her war-torn native land. Her first stop was Iowa.

“We were sponsored by the Catholic church in Monticello, Iowa, so that’s where we went. It was freezing, nobody spoke our language, nobody ate rice, so we left for someplace that had a bigger Vietnamese community.”

She arrived in New Orleans in 1975 and quickly found people who spoke as she did and shared her culture.

“I’ve lived in other places and learned what it’s like to be different, and get along with people who are not like me,” Nguyen says. “Eight years ago, I came back to New Orleans to stay.”

She had earned a degree in social work and immediately put it to work, as a youth worker for a social agency.

“I was not a person who gave back to the community by nature. As a child, I was always a taker,” Nguyen says. “At first, I didn’t understand why I needed to help these at-risk children. But over time, I learned from the children and their parents that these are my roots. It was an eye-opener.”

Nguyen says she learned from her experiences, and her parents, not to judge people by the color of their skin or their ethnic background.

“I don’t want to discriminate against people just because I don’t understand their culture,” she says. That realization led her to found VIET in 2001, to be a resource center for Vietnamese in New Orleans. “Our goal is to develop programs that help people overcome barriers, especially language

barriers,” she says. “We have adult literacy programs, naturalization training, after-school programs, tutoring for children from low-income families, classes for non-English speaking families, pre-GED counseling ... anything they need, we want to provide it or help them find it.”

Nguyen has worked with Entergy since 2001.

“Entergy helps me communicate with our community,” Nguyen says. “Together we help them understand what Entergy can do for them in helping keep their utility bills under control, weatherizing their homes, applying for special programs. Entergy is very open and assertive about communicating information to the Vietnamese citizens of New Orleans.”

She says her agency has helped numerous people get a sounder footing in life, but recalls one episode in particular when an older woman, a grandmother, asked for classes in English.

“The woman’s daughter had been murdered, leaving a granddaughter with no one else to care for her. The grandmom said she wanted to learn English so she could read the notes her granddaughter brought home from school.”

Sometimes, Nguyen says, the simplest reasons are the best. “About six months later, the grandmom called me and said her granddaughter had brought home a note from school. She read it to me in English, then explained what it meant in her own words, in Vietnamese. She was ecstatic. I was in tears.”



**Cyndi Nguyen**

*Executive Director*

*VIET (Vietnamese Initiative  
in Economic Training)*

*New Orleans, Louisiana*

## ENERGY ARKANSAS GARNERS FUNDING FOR PRESCHOOL EDUCATION

Entergy Arkansas' low-income commitments for 2004 are among the most ambitious it has ever undertaken. Among its accomplishments are its early childhood education initiative, in which Entergy Arkansas teamed with corporate and government entities as well as the Arkansas Chamber of Commerce to support a statewide pre-K through kindergarten education program. This coalition was instrumental in getting legislation passed, resulting in a funding increase from \$13.4 million to \$53.4 million and creating about 7,000 more seats for low-income children in the state's preschools.

Rising to Wayne Leonard's challenge to double contributions to the Customer Assistance Fund (CAF) in 2004, the team doubled external contributions to Project Deserve, the customer assistance fund administered by the American Red Cross that assists elderly and disabled customers with their electric bill during times of financial crisis. Bill inserts and solicitation letters from Entergy Arkansas President and CEO Hugh McDonald informed the company's employees and customers of the need to contribute.



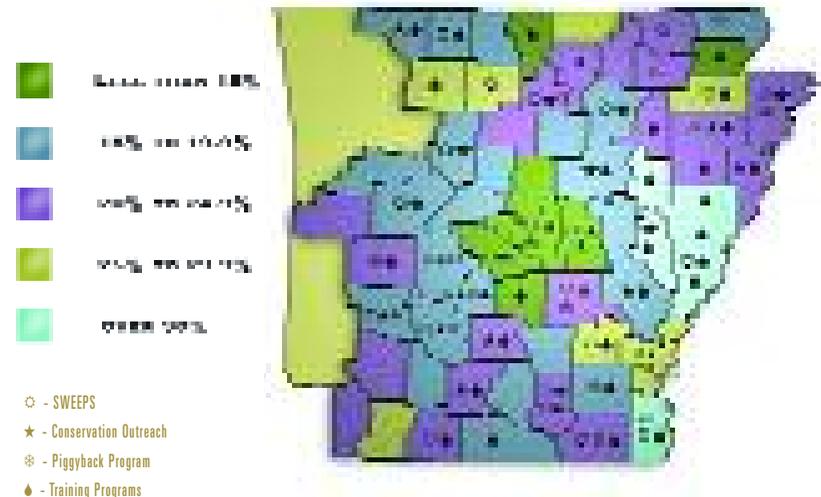
Entergy Arkansas worked with government and corporate organizations to fill 7,000 more seats for low-income children in Arkansas' preschools.

Special events also boosted donations to Project Deserve, including a golf tournament for Entergy vendors that raised more than \$21,000 and a silent auction for low-income advocates that raised \$5,600.

Entergy Arkansas also served as a partner in convening several nonprofit agencies statewide to share information beneficial to the participants of the Arkansas Low-Income Summit. The goal to double attendance from previous years was exceeded by 175 percent with 350 participating. Keynote speeches by NFL personality Keith Jackson and Hugh McDonald highlighted the summit.

## ENERGY ARKANSAS LOW-INCOME ACTIVITY 2004

Percentage of People in Poverty in Counties Served by Entergy



## The Power of Coalitions: **UTILITY PROGRAMS**

In 2004, Entergy Arkansas obtained a letter of support for LIHEAP funding increases from every member of Arkansas' congressional delegation. With this crucial first step accomplished, Entergy Arkansas continues to work aggressively both internally and with state leaders to document other charitable funding in the state, allowing Arkansas to receive additional LIHEAP dollars.

While the company met with many successes in 2004, it was not as successful with the

Weatherization Assistance Fund law, which went into effect this year.

A lawsuit challenging the constitutionality of the law was filed early in January, and the collection of funds was suspended in April.

The litigation continues to be an issue, but Entergy Arkansas was the first in the Entergy system to meet the challenge issued by Wayne Leonard to secure successful legislation on behalf of a public benefit fund designated for energy efficiency. An alternative legislative plan is in the works if the courts sustain the challenge to the fund.

Undaunted, Entergy Arkansas organized community service projects in 2004 by partnering with 10 organizations to perform Sharing Weatherization Efforts with Elderly People (SWEEPS), and six additional programs were begun this year, including the



Hugh McDonald and Entergy Arkansas were honored in 2004 as Child Advocates of the Year by Arkansas Advocates for Children and Families. Arkansas Rep. Shane Broadway (right) observes as McDonald addresses a coalition of supporters at the early childhood education initiative media conference.

Hispanic Outreach Program, Earned Income Tax Credit Program, Technology Camps for Kids, and Entergy's sponsorship of a Habitat for Humanity house in Helena, Arkansas.

Rounding out Entergy Arkansas' accomplishments was the appointment of an Arkansas team member to the board of directors of the National Fuel Fund Board Network.



Rev. Nestor Rivera in Green Forest, Arkansas explains the advantages of homeownership at a community workshop.



Entergy Arkansas employees Sherry Smith (left) and Cheryl Evans (right) inspect their handiwork in a Habitat for Humanity home.

## **ENERGY LOUISIANA JOINS FORCES WITH COMMUNITY PARTNERS, ENHANCES LIVES OF LOW-INCOME CUSTOMERS**

For what could be the first time in Louisiana history, the citizens of the state will have the opportunity to improve their housing stock, reduce their energy usage and look forward to a new day with a little bit more economic freedom and opportunity.

Thanks to the work of a diverse group of believers, Entergy Louisiana's advocates, under the leadership of the Louisiana Community Action Partnership organization, successfully passed legislation during the regular 2004 Louisiana legislative session delegating authority for the Louisiana Public Service Commission (LPSC) to establish and provide for a Louisiana Energy Efficiency Fund (LEEF). In addition, Louisiana advocates successfully encouraged the governor to sign the bill over the opposition of the state's largest and most powerful business lobby. Advocates presented the governor with more than 15,000 signed resolutions and arranged for more than 6,000 phone calls in a two hour period. The bill was signed into

law on July 6th and is now Act 692.

The Louisiana Public Service Commission opened a docket on LEEF on December 17, 2004. A business plan for its implementation was submitted to LPSC staff in January 2005. A technical conference date will be announced during the first quarter of 2005.

Under the plan to be proposed to Commissioners, a not-for-profit public/private organization will manage the

Louisiana Energy Efficiency Fund. Revenues for the Fund will be collected through a surcharge added to the bills of all electricity users. The funds will be allocated 50 percent to energy affordability programs, 25 percent residential efficiency programs, and 25 percent to business efficiency programs.

The Fund will cooperate with existing programs to distribute economic aid to families using a process that is cost effective and fair. Efficiency investments will pass rigorous cost-benefit screens and be subject to verification and monitoring programs to assure savings are realized. The Fund will also pursue a deliberate strategy that seeks a "double bottom line" return in efficiency investments, by specifically looking for programs that provide much needed environmental benefits to Louisiana. Finally, the Fund proposes to

Michael Olivier speaks about "Moving Toward One Louisiana" at the Entergy Louisiana/Entergy New Orleans Joint Low-Income Summit/Economic Development Conference.



### **ENERGY LOUISIANA LOW-INCOME ACTIVITY 2004**

*Percentage of People in Poverty in Parishes Served by Entergy*



- - Weatherization Outreach
- ★ - Conservation Outreach
- ⊗ - Pilot Refrigerator Replacement Program
- ◆ - Special Projects
- ◆ - Entergy and Louisiana Housing Community Development Corporation



## The Power of Coalitions: **UTILITY PROGRAMS**

report on a regular basis to an Oversight Board to review its progress and adjust program activities and priorities as needed.

The Entergy Louisiana team also focused on specific initiatives in northern Louisiana, including a combined effort by Entergy Louisiana's Economic Development, Customer Service, External Affairs and Low-Income Initiative. This coalition delivered outstanding results, the first of which is BusinessLINC (Learning, Investment, Networking and

Collaboration), which provides an innovative public-private partnership designed to encourage large businesses to work with and mentor small business owners and entrepreneurs in economically distressed communities. Three chapters of BusinessLINC were formed in 2004.

Another program Entergy Louisiana

supported was the Louisiana Housing and Community Development Partnership (LHCDC), in which a \$500,000 revolving loan fund will provide affordable housing for low-income residents in Entergy's service area. Entergy and LHCDC each provided \$250,000 to create the fund being used to develop five-to-ten houses per year for credit-worthy customers.

Rounding out Entergy Louisiana's accomplishments is the New Market Tax Credit (NMTC) program, which resulted in the creation of 1,241 jobs in the Entergy Louisiana service area. Advantages of the NMTC are the addition of jobs in a variety of industries, tax incentives such as wage credits to encourage businesses to locate and hire in designated low-income communities, work opportunity credits for those hiring from groups with

traditionally high unemployment rates and other special employment needs, and welfare-to-work credits offered for hiring long-term welfare recipients.

In the spirit of coalitions, Entergy Louisiana and Entergy New Orleans co-hosted the Joint Low-Income Summit/Economic Development Conference, drawing hundreds of low-income advocates to Baton Rouge. Michael Olivier, head of the Louisiana Department of Economic Development, delivered a keynote speech on "Moving Toward One Louisiana," the theme of the summit. He emphasized the importance of small to medium-size businesses as well as teaching students about starting a business.

Entergy Louisiana President and CEO Renae Conley also highlighted some of Entergy's accomplishments such as housing and weatherization projects as well as its progress toward creation of the Louisiana Energy Efficiency Fund. Conley presented the Entergy Louisiana "Making Things Brighter" award to Louisiana Community Action Partnership and gave a second low-income champion award to the North Louisiana Customer Service Team, recognizing them for initiating more low-income programs than any other regional Entergy Louisiana team.

Entergy Louisiana worked diligently in 2004 to promote the Customer Assistance Funds Helping Hands and Project Care by highlighting Entergy's dollar-for-dollar match of newly donated customer funds. CAF's not-for-profit partners, the many Councils on Aging throughout Louisiana, conducted a number of phone-a-thons to increase support for the funds. The most fun promotion of all, the 5K "Walk for Warmth," took place in Baton Rouge, New Orleans, Lake Charles and Monroe, and included music, food and drinks, giveaways and t-shirts for Entergy customers and employees who participated.



Entergy volunteers gather before a Wellness & Power fundraiser.

## ENTERGY MISSISSIPPI UTILIZES TEAM APPROACH TO GENERATE SUCCESS IN 2004

Entergy Mississippi expanded its reach to new audiences in 2004 to build more support for programs that benefit many of Mississippi's residents in most need.

Of significance were the company's efforts to double contributions to Energy Concern. Now in its 20th year, the program gained considerable momentum in helping low-income elderly and disabled customers pay energy bills through two key initiatives aimed at seniors and students.

Entergy Mississippi teamed with AARP, the largest senior-focused organization in the country, to get the word out to both donors and potential recipients about the first-time, dollar-for-dollar match to new contributions to Energy Concern. The summer program generated significant interest, culminating with an energy awareness seminar in Greenville.

In the fall, Entergy Mississippi launched a fundraising initiative among state middle- and high schools called the "Change-A-Life Contest."

Via a partnership with Jackson radio station MISS 103 and the New Orleans Saints, Entergy challenged students to compete for valuable prizes by raising dollars for Energy Concern. The winners – Hernando High School and Horn Lake High School – will receive a free concert by Nashville Star 2 winner Brad Cotter and a school rally featuring members of the New Orleans Saints, respectively.

Donations to Energy Concern increased 21 percent through November 2004 with a total of \$272,107 contributed by customers, employees, vendors and shareholders. More than 7,500 customers received benefits through the program, a dramatic increase over 2003.

Horn Lake High School students show off the honor award for their hard work raising money for Energy Concern in the "Change-A-Life" contest.

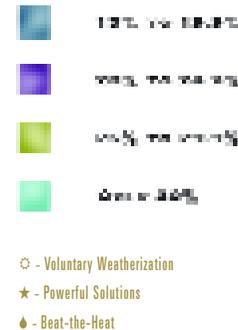


In June, Entergy Mississippi sponsored a statewide Low-Income Summit. The meeting, coordinated with the annual conference of state Community Assistance Program (CAP) agencies, was extremely well attended and received. Participants heard informative presentations on federal and state low-income issues, both from Entergy representatives and outside speakers. The conference highlight was a panel discussion on the future of state aid to its most vulnerable citizens, with the panel composed of members of the Mississippi legislature.

Aggressive steps were also taken by Entergy Mississippi to make homes of several needy customers more energy efficient. Through its Helping Hands program, Entergy Mississippi made improvements to more than 130 homes. Helping Hands weatherizes the homes of low-income customers using volunteers in communities that stretch across the Entergy Mississippi service area. Doors and windows are replaced, weather-stripping added

### ENTERGY MISSISSIPPI LOW-INCOME ACTIVITY 2004

*Percentage of People in Poverty in Counties Served by Entergy*



## The Power of Coalitions: **UTILITY PROGRAMS**

and caulking applied to hinder heating and cooling from escaping the homes. In fact, Entergy Mississippi purchases all the necessary materials and conducts training for volunteer organizations that provide the labor, and for the third year, World Changers traveled to the Jackson metro area and weatherized more than 30 homes of low-income clients.

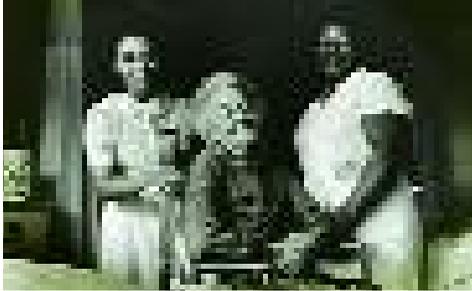
Also of significance in 2004 was Entergy Mississippi's commissioning of an extensive, third-party research initiative aimed at showing the cost-benefit ratio of investments in weatherization. Members of the House and Senate Public Utilities Committees will be made aware of the results in 2005 along with the

economic benefits of weatherization and possible solutions for Mississippi.

Entergy Mississippi continued its highly successful Powerful Solutions tour in 2004. For the fourth year, free seminars were conducted across the Mississippi service area to show residents how to weatherize their homes and keep energy bills as low as possible. The program has become so popular that each year a larger and more diverse audience attends, and the annual goal of 20 seminars was exceeded. For customers unable to attend a seminar in person, a Powerful Solutions video is available to them free of charge.

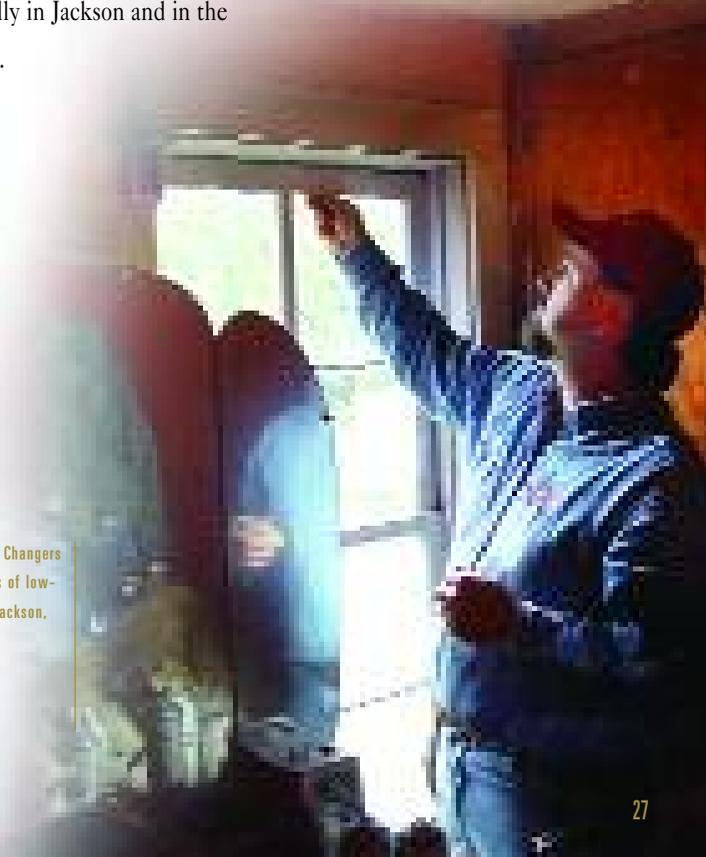
Special assistance was also provided to more than 1,420 low-income customers through the "Beat the Heat" campaign. Recognizing that high temperatures pose a health threat - especially for elderly residents - the company distributed box fans to customers throughout its 45-county service area. To ensure the program reached those who need it the most, Entergy Mississippi partnered with community action agencies to identify eligible participants.

As in years past, Entergy Mississippi teamed with the Internal Revenue Service (IRS), the City of Jackson and other agencies to promote awareness of the Earned Income Tax Credit (EITC). The company distributed the IRS flier on this important tax refund to its approximately 340,000 residential customers in 45 counties. Entergy Mississippi communications also worked to publicize EITC news in the Jackson area, resulting in more than \$1.6 million in refunds over 2003 coming in to Mississippi's capital. In the fall of 2004, Entergy Mississippi representatives met with Jackson partners, the IRS and social service agencies to develop a plan to reach even more people in 2005 - especially in Jackson and in the Mississippi Delta.



Elderly and disabled low-income citizens are assisted by Helping Hands, the program that administers the Customer Assistance Fund in Mississippi.

Volunteers with World Changers help weatherize homes of low-income customers in Jackson, Mississippi.



## NEW ORLEANS ATTAINS HARD-WON ENERGY EFFICIENCY PROGRAM

Since 2001, Entergy New Orleans worked with local customer coalitions to create an energy efficiency program that would benefit all of its customers. With more than 28 percent of New Orleans residents living at or below the poverty level, Entergy New Orleans shared its customers' ongoing financial struggles for years. To address this issue, the company crafted



Entergy Louisiana President Renaë Conley (left of stage) and Entergy New Orleans President Dan Packer (right of stage) congratulate young students in Louisiana.

a program to reduce the weatherization burden for customers as the result of colder winters, combined with skyrocketing national natural gas prices and limited financial resources.

In 2001, Entergy New Orleans approached the Utility Committee of the New Orleans City Council about

adopting a program designed as a long-term solution to yield the best sustainable results and truly serve its customers, both residential and commercial. A weatherization pilot conducted by Entergy New Orleans in homes and businesses supported the overall objective to create a program that promoted weatherization education and, more importantly, helped customers implement the lessons learned without incurring overwhelming costs. Through the pilot program, the team was able to help customers save money on their utility bills and allow them to keep more disposable income that, in return, can fuel the local economy.

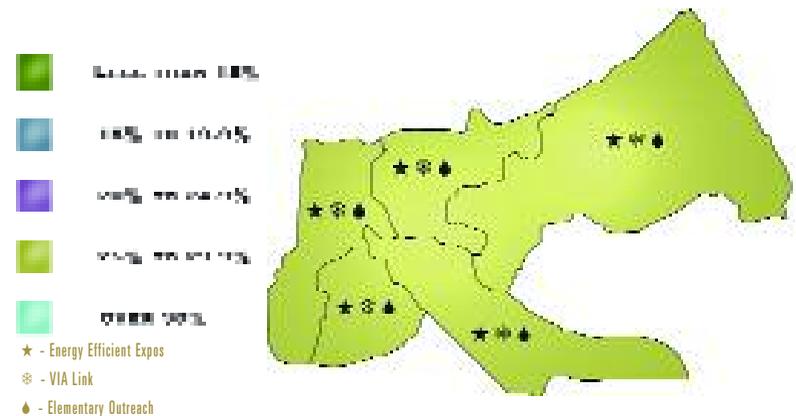
In June, the Utility Committee of the New Orleans City Council

adopted the New Orleans Energy Efficiency Program (NOEEP), which will provide housing upgrades and energy management education for disadvantaged customers as well as small and large commercial customers. Under NOEEP, an energy efficiency fund will be created in which all Entergy New Orleans customers will contribute to the fund monthly and be eligible to benefit from it. When implemented, this program will make a significant impact on thousands of New Orleans families.

Entergy New Orleans continues to build and renew coalitions with community organizations and agencies dedicated to improving the lives of low-income residents. There is an increased demand for creative yet tangible ways to address the need for affordable, energy-efficient housing as well as the need for accessible education that teaches customers how to be better managers of energy.

### ENTERGY NEW ORLEANS LOW-INCOME ACTIVITY 2004

*Percentage of People in Poverty in New Orleans City Council Districts*



## The Power of Coalitions: **UTILITY PROGRAMS**

At the core of Entergy's plan to meet this challenge is the support of five Partner Schools, located in each of the City Council Districts. Entergy New Orleans provides annual financial assistance and assigns a customer service manager (CSM) to each school. The CSM is responsible for visiting the school



Representatives of Entergy and the Comprehensive Central City Initiative of New Orleans dedicated a new, affordable housing complex for low-income residents in 2004.

weekly to speak with students about being sensible energy users, and this regular interaction not only educates students who will soon become energy consumers, but also gives them the tools to talk with their parents about weatherization and home energy management. The CSMs also spearhead school-supply drives by encouraging all Entergy New Orleans employees to contribute, lessening the financial burden on families struggling to provide for their families.

Entergy New Orleans exceeded its corporate contribution goals for the Customer Assistance Fund (CAF) campaign. In addition to this direct assistance, Entergy New Orleans is helping customers by supporting:

- **Total Community Action, which hosts weatherization clinics to give energy management tips to thousands of residents;**
- **Humanitas, a community organization dedicated to revitalizing homes by making them more energy efficient;**
- **A "Beat the Heat" fan distribution and education event in which more than 750 fans were distributed to help alleviate some of the economic and physical burdens the summer heat can have on New Orleans' low-income citizens. In addition, more than 300 New Orleanians flocked to the Municipal Auditorium to learn more about energy management, including how to properly weatherize a home;**

- **The Entergy New Orleans/Entergy Louisiana Joint Low-Income Summit/Economic Development Conference in which "Moving Toward One Louisiana" was the theme. Entergy, with more than 600 organizations and agencies across Louisiana, joined forces to take on and resolve low-income issues throughout the state;**

- **Credit and Collection customer assistance seminars, which targeted community organizations working with low-income residents. The seminar reviewed Entergy's credit and collection policy and stressed the importance of bill payment/management and new payment options available to eligible low-income customers;**

- **The St. Vincent DePaul Society, which helped low-income residents with bill payment assistance as well as increasing visibility and awareness of energy management.**



## ENERGY TEXAS CONTINUES OUTREACH THROUGH ALLIANCES, FUNDING

Energy Texas' low-income champions gladly took on the challenge of increasing their commitment to assist low-income customers in 2004. From reaching more than 100 percent of this year's new goal for Project CARE to hosting the second Texas jurisdictional low-income summit for nonprofit partners, Energy Texas consistently worked to create alliances, build partnerships and invest available funds in ways that significantly and

positively impacted the low-income customers within its service territory.

At the end of 2004, Energy Texas tallied a 117 percent increase in new money to Project CARE, the Customer Assistance Fund (CAF) in the state. As a result, Project CARE received \$94,342

in donations in addition to the Energy shareholder match for a total of \$188,684. A celebration of the results was held in December at the American Red Cross, and the total projected year-end money—both new and existing pledges—is projected to be \$343,765, about \$23,000 over the goal.

In September, more than 300 low-income advocates attended the Energy Texas "Making Things Brighter" Low-Income Customer Assistance Summit. Held in Beaumont, advocates from the Energy Texas service territories attended workshops on weatherization, grants and fundraising, and building healthy communities. This year's summit was the most

successful and well-attended jurisdiction summit since its inception.

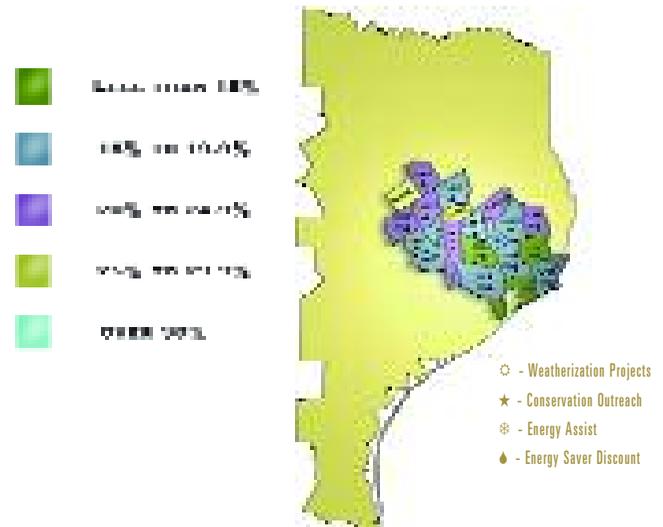
Energy Texas aggressively pursued several means of increasing public understanding of LIHEAP to further encourage Congress to pass legislation aimed at increasing funding. A centerpiece of accomplishment was a letter of support Energy Texas President and CEO Joe Domino received from Rick Perry, the governor of Texas pledging his support as well as that of the Southern Governors' Association. Congress approved an increase from \$1.789 billion in regular grants from this year to an increase of \$1.9 billion plus \$300 million in emergency funds for 2005. For Texas, this would mean a 5.4 percent increase in LIHEAP grant funding for a state total of \$42 million dollars.



A member of the United Methodist ARMY demonstrates how to weatherize a window to low-income customers in Texas.

### ENERGY TEXAS LOW-INCOME ACTIVITY 2004

*Percentage of People in Poverty in Counties Served by Energy*



## The Power of Coalitions: **UTILITY PROGRAMS**

Perhaps the largest accomplishment in 2004 was the increase in community education and volunteer events. The "Beat the Heat" fan program distributed 1,160 fans plus 10 air conditioners to low-income and elderly customers. This marked the fourth year Entergy Texas provided fans for our customers who were in most need of assistance during the hot summer months. Entergy Texas partnered with nonprofit agencies across southeast Texas to provide the fans

and EntergyAssist exceeded its goal over last year by weatherizing more than 550 single and multi-families homes. In addition, the Hard-to-Reach Standard Offer Program contracted with 22 project sponsors, who assisted 1,614 customers with 2,934 measures for 731 kW and almost 2.5 million kWh savings. The team also presented 10 low-income advocate networking meetings, created a database of email addresses, and distributed newsletters to more than 300 advocates.

For a second year, Entergy Texas partnered with Habitat for Humanity to "blitz build" houses for low-income families, and it was the third year for Entergy to assist Habitat with a home construction effort. Funds contributed to the build brought Entergy's financial commitment to Habitat to nearly \$100,000 over the past two years. Both homes were almost completely finished during a single weekend in which Entergy Texas employees, their families and volunteers raised walls, hung doors and landscaped yards for deserving families.

Bill inserts like these encouraged Entergy Texas customers to contribute to Project CARE, the state's Customer Assistance Fund.

and air conditioners, including Salvation Army groups in Beaumont, Orange and Port Arthur; Community Prayer Outreach, Port Neches; Good Shepherd Mission, Huntsville; Montgomery County Emergency Assistance, Conroe; City of Oak Ridge and Fans for Friends, Conroe. Fans were also distributed to customers in areas surrounding Winnie, Silsbee, Navasota, Madisonville, Somerville, Calvert and Cleveland.

Customer Relations Specialists partnered with a Credit and Collections representative to present "Partners for Progress" training sessions for agencies providing utility assistance, and the sessions educated attendees about the services available to them to help resolve credit and collection problems for their clients. The United Methodist ARMY volunteered to weatherize 40 homes, build ramps and perform minor repair work,

Entergy Texas distributed 1,160 fans and 10 air conditioners in its 2004 "Beat the Heat" program.



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## 2005 COMMITMENTS

- Entergy will be an advocate for all federal programs that help low-income customers with energy management.
- Entergy will participate in coalitions to pass public benefit fund regulations and legislation at the city and state level.
- Entergy will act on results of the Southern Education Foundation survey on public education in Mississippi and Louisiana. We will fund projects that support quality programs for minority and low-income children.
- Entergy will increase its outreach to help customers gain access to programs that can help them save energy and manage bills. We will increase the number of families benefiting from Individual Development Accounts, Earned Income Tax Credits and other asset-building programs.
- Entergy will improve our credit policies to better serve our customers.
- Entergy will reduce the number of low-income customers threatened by disconnection from service by matching up to \$500,000 in customer and third-party donations to Customer Assistance Funds.
- Entergy will earmark \$5 million for low-income programs and grants.

The future of our country rests with our youngest customers. Here, four students get a head start on learning. Research funded by Entergy shows that early education is one of the best investments states can make. Contact us for a copy of the study.



Entergy is grateful for our partnerships with those organizations who help low-income families. They have educated us, guided us, critiqued us and accepted us. We are inspired by their example as they put people before things, and others before themselves. Thank you.

**WAYNE LEONARD: CORPORATE CHAMPION AWARD, THE COMMUNITY ACTION PARTNERSHIP**

The Community Action Partnership (CAP), a national organization dedicated to fighting poverty, bestowed its first-ever Corporate Champion Award to Wayne Leonard for his corporate leadership in addressing the multiple causes of poverty and the forces that keep people in its clutches.

**HUGH McDONALD AND ENTERGY-ARKANSAS: CHILD ADVOCATES OF THE YEAR, ARKANSAS ADVOCATES FOR CHILDREN AND FAMILIES**

Hugh McDonald and Entergy Arkansas led a public information campaign to fill all 7,000 seats in a new statewide quality preschool program targeting low-income children, and the company provided television messages, radio interviews, posters, brochures and information at sites where low-income parents were likely to receive the information.

**ENTERGY CORPORATION SELECTED FOR THE DOW JONES SUSTAINABILITY INDEX (DJSI)**

For the third year in a row, Entergy successfully met the stringent qualifications and criteria to be selected for listing on the Dow Jones Sustainability Index for 2005, and it is one of only three U.S. electric utilities to be listed on the index. Listing as a DJSI company is a significant achievement in Entergy's quest to be viewed not only as a company with an outstanding financial performance, but also as a company committed to the communities where it does business and as an environmental leader in the utility industry.

**RENAE CONLEY AND ENTERGY LOUISIANA: CORPORATE GIVER OF THE YEAR, NATIONAL PHILANTHROPY ASSOCIATION**

Renaë Conley was recognized by the Baton Rouge Chapter of the National Philanthropy Association as outstanding Corporate Giver of the Year. The award is given annually to a corporation who has demonstrated diversity in giving to various organizations that change communities and the quality of life in communities.

**ENTERGY LOUISIANA: OUTSTANDING COMMUNITY AWARD, CORPORATION, HOPE COMMUNITY DEVELOPMENT CORPORATION**

Entergy Louisiana was recognized by the HOPE Community Development Corporation for its more than 10 years of outstanding community support. Entergy Louisiana contributed the initial funding for HOPE and assisted it in developing a strategic plan for the Gus Young Corridor as well as other community restoration projects.

**GET INVOLVED**

To learn how you can get involved with Entergy's low-income programs, contact:

*Patty Riddlebarger*

*Director, Corporate Social Responsibility*

*P.O. Box 61000*

*New Orleans, LA 70161*

*504-576-6980*

*506-576-2190 (fax)*

**ABOUT THE PHOTOS**

*The large photos illustrating this Progress Report were taken by Earl Dotter and David Rae Morris.*

*Dotter is a freelance photojournalist who has focused on public, environmental and occupational health-related subjects in the Mississippi River Delta and throughout the United States. He studied at the School of Visual Arts in New York City, is an Alicia Patterson Foundation Fellow and a Visiting Scholar with the Harvard School of Public Health. His photographs can be seen at [www.earldotter.com](http://www.earldotter.com).*

*Morris, who lives in Mississippi, studied at the International Center of Photography as well as Hampshire College in Amherst, Massachusetts. His photographs have been published in such diverse publications as Time Magazine, Newsweek, USA Today and the New York Times.*



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