

"Empuje Alianza PYMES", a six-company initiative for the growth of small and medium business

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Mexico D. F., June 28, 2005. Today, six private institutions: Banorte, SAP, HP, Grupo Imagen, ITESM and Grupo Integra, announced the comprehensive support program for small and midsize businesses, "Empuje Alianza PyMEs", which will offer a joint solution to the most urgent needs of this business sector, enabling it to be more dynamic through access to financial products at competitive rates, professional technology and management counseling, advertising support and the possibility of establishing strategic alliances.

Vast knowledge of each of the needs of small and midsize Mexican companies, as well as the leadership of each participating institution will make it possible to provide the SMBs with the necessary attributes for their success and development in an increasingly aggressive business environment.

"Empuje Alianza PyMEs" focuses on satisfying Mexican SMBs' most pressing needs, such as:

1. Financing

.Until now, the main obstacle for the growth of the niche has been the lack of swift, accessible financing schemes, as companies have no future without funds.

.Banorte leads this alliance by responding with a wide range of financial and non-financial services with attractive added values that will give the SMBs the competitive edge.

2. Technology

.Not only access to, but also the correct selection and use of technology to create innovative and dynamic business models, have also been a limiting factor.

.SAP and HP, through their products and services, will give companies access to technology and training tailored to their needs regardless of their line of business or sector.

3. Training / Counseling

.The lack of business training and strategic counseling restrains the SMBs' capacity to become a part of the large productive chains.

.The ITESM will facilitate training so that businessmen in the SMB sector can manage their business with greater efficiency and effectiveness.

.Grupo Integra will provide the necessary legal guidance for proper operation of the SMBs (fiscal-accounting, commercial, labor, civil and penal)

4. Communication

.The last challenge is not only having access to information of assertive decision-making, but also to a publicity platform and the creation of contact networks for the benefit of the business.

.Grupo Imagen will open spaces for sharing experiences and increasing the successful businesses' presence among clients and potential partners.

"Our contribution in this joint effort is the specialized, swift and timely response to the small and midsize company. As a national bank, we can make loan decisions right here in the country, based on an understanding of the needs of this sector, which has always been a priority for us," said Luis Peña Kegel, Director of Grupo Financiero Banorte, regarding the institution's expertise as a pioneer in SMB financing.

"We can now visualize a complete integration of the offers for the SMBs, including access to business management solutions that used to be practically forbidden to them," remarked Miguel Cruz y Celis, CEO of SAP Mexico and Central America. "Empuje Alianza PyMEs represents an important alternative so that the companies of this sector in Mexico may have the chance to get into the large productive chains and make their business grow."

"Thanks to this alliance and financing schemes, the small and medium-sized businesses will have state-of-the-art technology that will help their companies be more profitable and offer their clients value at a reasonable cost," mentioned Carlos Guzmán, CEO of HP in Mexico.

"Success in the global economy of today not only depends on having the tools to reach it, but knowing how to use them to develop a business strategy properly," stressed C.P.C. Arturo Lara Tenorio, Director of the Business School Extension of the ITESM. "The Technological School of Monterrey, concerned about the dynamics of our times and their impact on family, business and companies, contributes in the "Empuje Alianza PyMEs" initiative to offer proper training and preparation."

"The lack of knowledge about the requirements for properly starting and managing a business has been a limiting factor for the SMB sector's development in our country," stated Mauricio Moreno, CEO of Grupo Integra. "With our counseling, the SMBs will have the necessary information about legal and accounting strategies that could make the difference between the success and failure in project management."

For more information about the "Empuje Alianza PyMEs" program, visit: www.empujepymes.com

About HP

HP is a technology solutions provider for consumers, companies and global institutions. The company's supply scope covers information technology infrastructure, personal computers and access devices, global services and image processing and printing solutions. In the last four fiscal quarters that ended on April 30, 2005, HP's revenue was for a total US \$83,300 million. Additional information on HP (NYSE, Nasdaq:HPQ) is available at www.hp.com

About Banorte

In view of the level of its assets, Grupo Financiero Banorte is the forth most important financial institution in Mexico, with a 15% market share. Banco Mercantil del Norte, its banking subsidiary, has over 1,000 branches nationwide and 2,500 ATMs, and has one of the highest profitability levels of the entire Mexican financial sector.

Grupo Financiero Banorte offers such services as: Long-term Saving, Brokerage House, Insurance and Pensions, Leasing, Warehousing and Factoring, among others.

Their Net Profit for the first quarter of 2005 was Ps 1,090 million, an actual 87% increase over the previous year. The banking sector contributed to the first quarter's profit with Ps 900 million; 99% more than the same period in 2004. (www.banorte.com)

About SAP

SAP is the world leader in business solutions. At present, over 27,000 clients, located in over 120 countries, in more than 91,500 SAP® locations have access to solutions that respond to the needs of not only small and medium companies but also large corporations and multinationals. With the support of the SAP NetWeaver, integration and application platform that reduced the total ownership cost and enables innovative business changes, mySAP's Business Suite helps companies respond quickly to customers' changing needs and the variable market conditions in order to optimize and create new competitive advantages. SAP solutions provide support for the specific business processes of over 25 industries, including high-tech, retail, the public sector and financial services. With subsidiaries in over 50 countries, the company shares are traded in various stock markets around the world, including the Frankfurt Stock Exchange and the New York Stock Exchange (NYSE), under SAP's. (For more information, visit: <http://www.sap.com>).

SAP Mexico and Central America started operations in 1994 to offer clients security and flexibility in their business solutions. With over ten years of experience and market leadership and approximately 870 clients in the region, SAP helps companies of all sized and every industry to be more competitive and profitable, to optimize their business processes and reduce costs, using innovative technology. For more information, visit: www.sap.com/mexico

About ITESM-

The Institute of Technology and Higher Studies of Monterrey (ITESM), a private institution of higher learning, is made up of six Divisions that include 33 campus in the Mexican Republic, and it extends throughout Latin America through the Virtual University.

Throughout its history, the ITESM has had over 120 thousand graduates in 35 different professional careers, 29 international careers, 50 masters, 10 doctorates and 17 specialties.

The mission of the ITESM is to form persons with integrity, ethics, a humanistic vision, who are internationally competitive in their professional fields, as well as being citizens committed to the economic, political, social and cultural development of their community and to the sustainable use of natural resources.

General Information:

- 96,832 students from 66 countries (regular and exchange students)
- 59% in professional, 30% in senior high and 11% in graduate schools
- 34,478 students receive support from the scholarship program and educational credit
- 61 careers certified by national and international agencies:
 - 48 by national agencies
 - 29 by international agencies
 - 16 by both
- 24 post-graduate programs credited by CONACYT.
- 49.3% of the last courses in the professional level are imparted by professors holding a doctorate degree.

About Grupo Integra

It was established in Mexico in 1991 with 100% Mexican capital. Currently, it has over a decade of experience providing services in Mexico, the American Continent and Europe. Grupo Integra is a leader in the domestic market of Assistance Services. It serves 3 out of 5 car insurance companies and the first 6 in the AMIS list of 15. Market share is 50%.

Its business focuses on the development and management of Intelligent Service Networks, used to address legal matters, claims and various types of assistance to companies, persons or automobiles.

The companies that make up Grupo Integra are:

ARION (Integral Claims Management), PROVIAL SERVICIOS JURÍDICOS, INTEGRA ASISTENCIA and APSA (Productive Auto Systems).

Its most important figures include having over 3.5 million clients, over 180,000 assistance services annually, receiving 1,000,000 phone calls and having a Customer Satisfaction Level Rate of 97%.

The Services network with the highest technology operated by Grupo Integra, is made up of 450 domestic attorneys and 6,000 international service providers in the SMB sector with such companies as: tow trucks, physicians, funeral service agencies, workshops, hotels, among others.

For more press information:

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