



# Focus On Busan 2025

December 2025



We are pleased to present a short update on the progress being made in the Busan Finance Center (BFC). BFC is a member of Z/Yen's Vantage Financial Centres network. The aim of this update is to provide readers with news about the progress being made by the city of Busan.

Since 2009, Busan Metropolitan City has been developing a financial services hub specialising in maritime finance and derivatives. With its strategic location in the center of an economic bloc in South East Korea at the crossroads of a global logistics route, Busan envisions growing into an international financial city in Northeast Asia.

BFC sets and implements strategies to develop Busan into an international financial city, by fostering Busan as the financial hub and promoting the financial industry. BFC was established as an incorporated association through the efforts of the city of Busan and seven local financial institutions and companies as founding sponsors. The main mission of BFC is to promote Busan as a financial hub and bolster the financial industry in Busan, by developing and implementing strategies to foster Busan as an international financial city and conducting mid-to-long term finance-related surveys and research. BFC works to promote relevant policies, attract financial institutions, create a financial ecosystem, conduct research and study into Busan's development, and to facilitate internal and external cooperation.

BFC is very happy to assist you to identify opportunities in Busan, one of the fastest developing cities in Asia.

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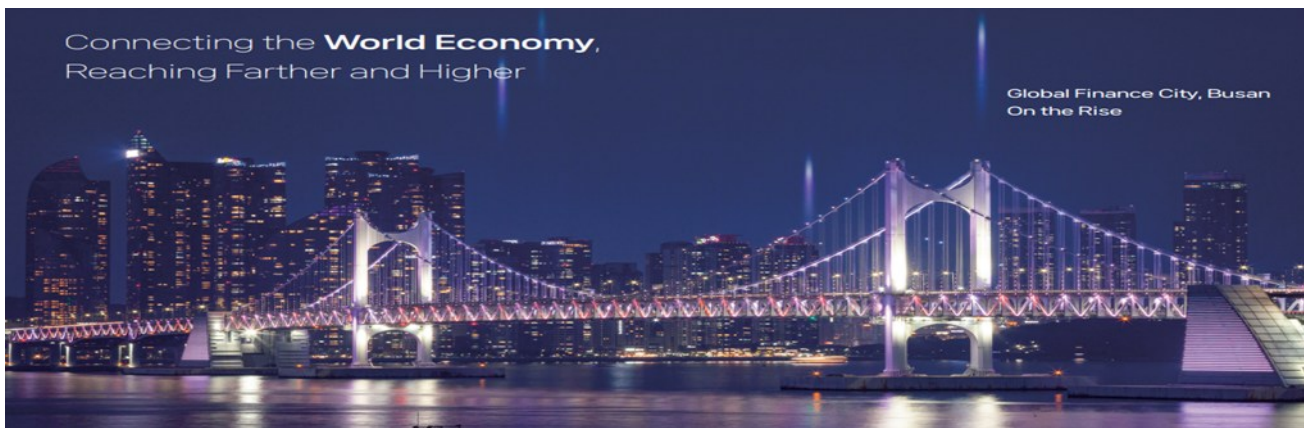


## A Rising Global Financial Hub

Busan Metropolitan City in South Korea is rapidly emerging as a global powerhouse city, driven by a series of national and municipal initiatives to cultivate its position as a leading centre for finance, logistics, and innovation. As Korea's maritime financial hub and gateway to Northeast Asia, Busan is now at the forefront of financial development and innovation of the city.

In recent years, Busan has been the focus of strategic government policies aimed at fostering regional development — including the relocation of the Ministry of Oceans and Fisheries, ongoing discussions on the creation of a Southeast Investment Bank, and the designation of Special Financial Opportunity Development Zones. These efforts reflect a broader commitment to transform Busan into a dynamic centre for sustainable growth and capital allocation. To institutionalize and accelerate Busan's transformation, the National Assembly is currently reviewing the **“Special Act on the Creation of Busan as a Global Hub City.”** Designed to support Busan's growth in finance, trade, tourism, and logistics, the legislation offers a legal and administrative framework to drive the city's global ambitions. In light of growing concerns over capital-region centralization, the act is widely viewed as a vital first step toward promoting balanced national development. It also envisions the creation of multiple innovation hubs — positioning Busan as a globally connected and future-ready urban center.

These policy efforts and strategic visions are anchored by Busan's physical financial infrastructure — most notably, the **Busan International Finance Center (BIFC)**, which serves as the city's flagship financial district and a visible symbol of its long-term ambition. Since its establishment in 2020, the **Busan Finance Center (BFC)** has been at the heart of this transformation. As a leading think tank dedicated to financial strategy, BFC supports evidence-based policymaking, international collaboration, and ecosystem development to reinforce Busan's competitiveness in the global financial architecture.





## Busan's Ascent in Global Finance: A City on the Rise

### Navigating Growth: Busan's Rise as a Maritime Financial Hub

With its strategic location on major global shipping routes, Busan is one of the world's busiest transshipment ports, serving as a vital logistics gateway for Northeast Asia. This robust maritime and logistics base has naturally generated a high demand for specialized financial services — including shipping finance, trade insurance, and port infrastructure investment — positioning Busan as the heart of Korea's maritime finance sector.



To meet this demand, the Busan International Finance Center (BIFC) was established as the city's flagship financial district. These facilities house more than 34 financial institutions, forming a dense and collaborative maritime finance cluster. At the core of this ecosystem is the **Korea Ocean Business Corporation (KOBIC)** — a state-run policy finance institution dedicated to supporting the shipping and shipbuilding industries — as well as the **Marine Finance Center**, a collaborative platform jointly operated by **Korea Development Bank (KDB)**, **Korea Export-Import Bank (KEXIM)**, and **Korea Trade Insurance Corporation (K-Sure)**. These institutions collectively provide financing, guarantees, and liquidity to support global shipping and port operations — making Busan the leading hub for shipping finance in Korea.

To strengthen Busan's status as Korea's maritime finance capital, plans are underway to relocate the **Ministry of Oceans and Fisheries (MOF)** and affiliated agencies to Busan. With the Ministry based in Busan, the government aims to more effectively coordinate strategies across shipbuilding, port operations, Arctic shipping routes and decarbonized maritime technology. In addition, HMM, Korea's flagship shipping company is set to relocate its operations to Busan to better integrate with the city's core port infrastructure. These strategic moves signal a strong national commitment to elevate Busan's global standing—not only as a financial center, but as an integrated hub for maritime finance, policy, and industry. As maritime logistics and sustainability become increasingly interlinked, Busan's integrated ecosystem of port infrastructure, finance, and digital innovation is emerging as a model for next-generation maritime cities.

## Financing the Future: ESG and Carbon Market

Busan is rapidly establishing itself as a hub for sustainable finance, with BIFC-based institutions playing a central role. South Korea now ranks among the world's top issuers of Green, Social, Sustainable, and Sustainability-Linked Bonds (GSSSB), and institutions in Busan have collectively issued over USD 130 billion in such instruments.

The **Korea Ocean Business Corporation (KOBIC)** and the **Korea Development Bank (KDB)** have jointly launched a USD 12 billion Green Ocean Fund, specifically targeting the financing of eco-friendly vessels and maritime infrastructure. In parallel, KOBIC has also introduced a USD 1 billion transition fund to support the net-zero shift in marine industries through green bond investments.



The KOBIC is also playing a transformative role in aligning Korea's maritime industries with global ESG standards. In 2025, KOBIC announced a KRW 1 trillion (approx. USD 750 million) Green Infrastructure Fund in partnership with the Ministry of Oceans and Fisheries to support the development of eco-friendly marine fuel supply chains. This fund will be used to build green fuel storage facilities and commission specialized bunkering vessels at major ports, positioning Busan as a competitive hub for clean maritime energy.

In addition to these efforts, Busan hosts Korea's Compliance Carbon Market (CCM), operated by the Korea Exchange and aligned with international climate frameworks. The nationwide Korea Emissions Trading Scheme (K-ETS), of which CCM is a part, now **covers approximately 800 of the country's** largest emitters across the power generation, industrial, transportation, and maritime sectors. Building on this momentum, Korea Exchange is preparing to introduce carbon credit futures and derivatives by 2025 — a move expected to enhance market liquidity and deepen environmental financial infrastructure. With its concentration of green finance institutions, regulatory capacity, and talent development programs, Busan is well-positioned to serve as Asia's premier environmental finance hub.

## Key Financial Institutions in Busan



Central bank of Korea ensuring price and financial stability



Financial hub support center:  
Your gateway to the world's leading financial market, Korea



Global trading platform driving trust and innovation in capital markets



Financial investment infrastructure supporting the growth of capital markets Value Creator



Public asset management institution managing state-owned property



Premier housing finance institution committed to improving housing happiness



No. 1 innovation partner for small and venture businesses



Financial partner leading regional economic growth in Busan and South Gyeongsang



Busan startup ecosystem integrated platform supporting innovation, and venture investment



Housing and urban financial partner advancing national housing stability



Comprehensive maritime support agency of a global maritime powerhouse



Cooperative support for global business needs by the Export-Import Bank of Korea, Korea Trade Insurance Corporation, and Korea Development Bank



Digital innovator creating new value in finance



Training institute under the Financial Action Task Force (FATF), OECD



## Blockchain & Beyond: Asia's Digital Finance Frontier

Busan is emerging as one of Asia's most advanced digital finance cities, backed by a rare combination of regulatory innovation, physical infrastructure, and urban integration. Designated as Korea's only Blockchain Regulation-Free Special Zone since 2019 and recently as a Special Financial Opportunity Development Zone, Busan is now home to a rapidly growing ecosystem of digital asset, fintech, and regtech firms.



Further accelerating this digital transformation, the city is constructing **“D-Valley”** — the third phase of the Busan International Finance Center (BIFC) — as a dedicated high-rise complex for fintech, blockchain, and digital finance companies. Scheduled for completion in 2025, this 45-story tower will provide co-working spaces, accelerator programs, and enterprise-grade infrastructure tailored to digital finance ventures. With more than 160 companies expected to move in, D-Valley is envisioned as the nucleus of Busan's smart financial innovation zone, linking cutting-edge talent, capital, and technology in one vertical ecosystem. By anchoring key players within the BIFC campus, Busan is creating a powerful spatial cluster designed to accelerate collaboration and commercialization in the digital finance domain.

Busan's fintech ecosystem is expanding rapidly, backed by dedicated infrastructure, policy support, and startup engagement. At the heart of this growth are three fintech incubation hubs — U-Space, S-Space, and B-Space — located within the Busan International Finance Center (BIFC). These hubs have supported over 86 startups to date, generating more than USD 140 million in combined revenue and creating over 450 jobs. Many of these startups are active in areas such as payment solutions, regtech, insurtech, and blockchain-based services.

Busan is also laying the human capital foundation to support this ecosystem. Through collaborations with the Ministry of Trade, Industry and Energy, the Global Fintech Industry Promotion Center, and BNK System, the city recently launched a digital finance talent development program to train new entrants for fintech careers. This initiative is the first supported directly under the Special Financial Opportunity Development Zone, which provides regulatory relief, tax benefits, and financial incentives to relocating firms.

Currently, multiple institutions including **BNK Asset Management** have announced plans to move into Busan. As a designated “anchor institution,” BNK is expected to play a leading role in forming a comprehensive financial innovation cluster in Busan.

As BNK’s spokesperson noted, “Regional banks are seeking breakthroughs through digital banking platforms - and Busan offers the ideal environment to deliver those solutions at scale.”

With a deepening ecosystem of regulation, infrastructure, talent, and enterprise, Busan is not just participating in the digital finance era — it is shaping it.

Further strengthening this ecosystem, the City of Busan launched the **Busan Startup Investment Agency (BSIA)** — Korea’s first publicly funded venture investment institution established at the municipal level in April 2025. BSIA plays a central role in accelerating technology-based startups by offering stage-specific support, linking early-stage entrepreneurs with global investors, and nurturing a pipeline of innovation from seed-stage ventures to unicorn-level enterprises.

Operating as a one-stop platform, BSIA has already built collaborative partnerships with 11 key organizations, and is actively expanding its capabilities in areas such as strategic investment, technology validation, and international IR support. As a core driver of Busan’s ambition to become Asia’s next startup and fintech capital, BSIA complements the city’s broader financial ecosystem by anchoring innovation at the grassroots level.

Through this integrated policy mix of physical incubators, investment mechanisms, and regulatory incentives, Busan is solidifying its position as a dynamic and fast-rising fintech hub in Northeast Asia.



**Busan Technology Startup Investment Agency Launch Ceremony**



## Accelerating Digital Finance Innovation in Busan

Busan City has taken another significant step toward solidifying its position as a global financial hub with the enactment of the **Fintech Industry Promotion and Support Ordinance**. This new legal framework establishes a clear policy foundation to drive the growth of fintech, foster innovation, and strengthen the city's broader financial ecosystem.



The ordinance sets out a comprehensive approach to advancing Busan's fintech sector. It defines clear goals and strategies for promoting the industry, while also encouraging new business creation and providing robust support for startups. Provisions also emphasize advancing research and technological innovation, cultivating highly skilled fintech professionals, and expanding the city's fintech infrastructure. Collectively, these measures aim to create a thriving, innovation-driven financial ecosystem that contributes not only to fintech growth but also to the wider Busan economy.

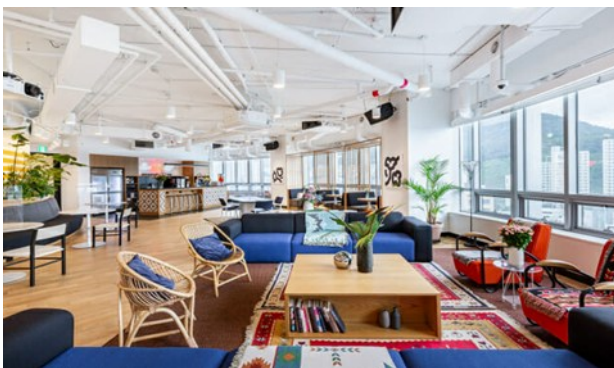
Crucially, this framework is designed to generate synergy with Busan's existing and planned assets, including the **Global Fintech Industry Promotion Center** and the **Busan International Finance Center (BIFC) Phase 3 Digital Valley**. Together, these initiatives will provide the physical and institutional foundations necessary for accelerating digital finance growth and fostering closer collaboration among finance, technology, and academia.

As Korea's maritime capital and a rising global finance hub, Busan is now well positioned to cement its competitive edge in digital finance. The **Busan Finance Center (BFC)** will play a central role in mobilizing this momentum, ensuring that fintech innovation and financial infrastructure development proceed hand in hand. By linking the city's fintech capabilities with its global financial ambitions, Busan is charting a clear path toward becoming one of Asia's most dynamic financial centers.

## Fintech Incubation Facilities

BIFC currently hosts multiple fintech and blockchain incubation facilities: U-Space, S-Space, and B-Space. U-Space and S-Space are specialized facilities actively incubating fintech startups. In particular, Busan Metropolitan City has created 'Busan Fintech Hub' by integrating U-Space and S-Space, tech based startup support hubs that have been in BIFC since 2023. By 2023, these two facilities had incubated more than 86 companies, with about 50 companies employing 450 workers at these venues. To date, firms at U-Space and S-Space have generated over USD 140 million in revenue. Busan Metropolitan City currently offers various entrepreneurship support packages to aid the growth of fintech startups at BIFC.

### <Shared office space facilities – U-Space, BIFC>



B-Space is a specialized incubation facility for blockchain startups. Currently, the facility hosts more than 17 blockchain startups. The incubation hub offers various aid packages, including startup pitching, HR development, and networking with key investors.

### <B-Space>





# Global Maritime Finance City

Centered around Busan Finance Center

## Robust Global Maritime Finance Infrastructure

Busan hosts numerous world-class ship finance institutions, providing a strong foundation for ship financing

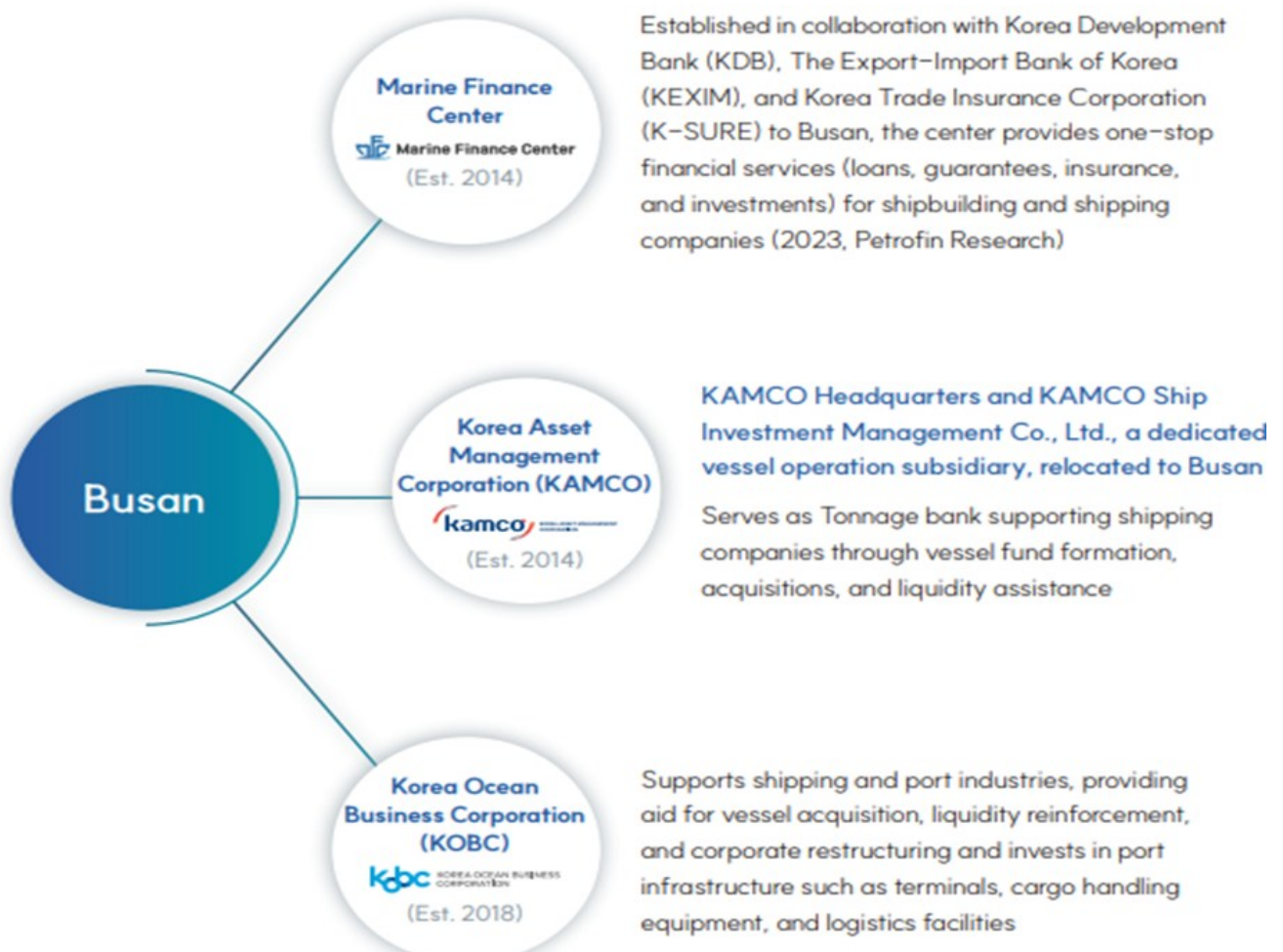
**KEXIM** Korea Eximbank **6<sup>th</sup>** USD **12.8** billion

**K-SURE** Korea Trade Insurance Corporation **11<sup>th</sup>**  
USD **9.1** billion

**KDB** Korea Development Bank **17<sup>th</sup>**  
USD **6.9** billion

**KOBC** Korea Ocean Business Corporation **28<sup>th</sup>**  
USD **4.4** billion

**KAMCO** Korea Asset Management Corporation **51<sup>st</sup>**  
USD **800** million





## Positioning Busan for Global Maritime Leadership

A meaningful transformation in Busan's financial landscape may soon take shape. South Korea's central government has announced its vision to position Busan as a leading maritime financial hub in Northeast Asia integrating shipping, shipbuilding, and maritime finance. Notably, this ambition is supported by three initiatives designed to solidify Busan's leadership in the sector.

First, **Southern Investment Bank** is at the core of the legislative proposal currently underway, with plans to establish it in Busan. The bank is strategically positioned to leverage the city's existing financial infrastructure. Major financial institutions—including the Korea Exchange, and Korea Securities Depository (KSD)—are already clustered forming a concentrated ecosystem of policy and industrial finance. Building on this foundation, the Southern Investment Bank aims to strengthen the link between industrial activity and financial services, enhancing Busan's capacity to serve as a specialized platform for industrial finance and global capital attraction.

Second, the planned **relocation of Ministry of Oceans and Fisheries** to Busan reflects the city's growing importance as a control tower for national maritime policy and governance. With the Ministry based in Busan, the government aims to more effectively coordinate strategies across shipbuilding, port operations, Arctic shipping routes and decarbonized maritime technology. The relocation is expected to enhance Busan's leadership in the maritime sector and align policy direction more closely with on-the-ground industry dynamics.

Third, the government is actively promoting the relocation of Korea's flagship shipping companies including global carrier HMM, to Busan. **HMM's relocation to Busan** is a strategic move, driven by the need to align its operations more closely with Busan's primary port infrastructure. The concentration of maritime industry players in one location is expected to generate greater synergies, enhance operational efficiency, and significantly reinforce Busan's position as a hub for maritime finance and logistics.

Taken together, these strategic moves signal a strong national commitment to elevate Busan's global standing—not only as a financial center, but as an integrated hub for maritime finance, policy, and industry. The initiative also aligns with Korea's broader goal of balanced regional development, positioning Busan at the forefront of the global maritime economy.



## Powering the Next Wave of Shipbuilding Finance

South Korea's shipbuilding industry featured prominently in the recent trade deal with the United States, which concluded with tariffs reduced from 25% to 15%. At the heart of the talks was the "Make America Shipbuilding Great Again" (MASGA) initiative—an adaptation of the U.S. "Make America Great Again" agenda reframed through shipbuilding. Of Korea's overall commitment to invest USD 350 billion in the United States, USD 150 billion will be allocated to a comprehensive **shipbuilding cooperation initiative**. This initiative is designed to fund the targeted projects such as U.S. shipyard acquisitions and expansions, workforce training, and MRO operations which are designed to support Korean shipbuilders' needs while contributing to the development of the U.S. shipbuilding ecosystem.

Because Busan and its surrounding provinces host the largest concentration of Korea's shipbuilding industry and related supply chains, these developments are expected to bring direct benefits to the city. Busan is not only home to world-class shipbuilders, but also to a growing maritime finance ecosystem led by the Busan Finance Center. This dual strength positions Busan as a natural bridge between industrial capacity and financial capital, giving the city a unique role in translating international policy shifts into real economic gains.



The local shipbuilding companies are already moving quickly to seize new opportunities. Hanwha Ocean entered the U.S. shipbuilding market by acquiring the Philadelphia Shipyard with plans for facility investment, local job creation, and technology transfer. In August, HD Hyundai Heavy Industries secured its first U.S. Navy MRO contract, marking an important step into the American defense and maritime market.

As Korean shipbuilders expand their projects and scale up overseas operations, the demand for shipping finance is set to rise. **BNK Busan Bank** has resumed issuing a refund guarantee (RG) for a mid-sized Korean shipbuilder, HJ Heavy Industries, reaffirming Busan's role in supporting domestic shipbuilders' competitiveness. In addition, BNK has launched "Leap Forward Fund" to strengthen financing for leading local and maritime companies, a move designed to maximize the impact of the Ministry of Oceans and Fisheries' relocation to Busan. At the center of these efforts, **the Busan Finance Center is positioned to connect global capital with the city's shipbuilding strength, anchoring Busan's rise as a maritime finance hub.**

## Turning Maritime Strength Into Financial Power

With the imminent relocation of the Ministry of Oceans and Fisheries and global shipping giant HMM to Busan, the city's financial center is rapidly shifting toward "maritime finance." Institutions in Busan are aligning to signal a seismic shift in maritime finance positioning.

According to the **Menon Economics Report on World Leading Maritime Cities** (biennial), Busan ranks **10th overall** among 50 global maritime cities (Asia's 4th) and **1st** in maritime technology, well ahead of Incheon and Seoul (12th). The report also underscores significant opportunities for growth, noting that while Busan is a top performer in maritime technology, sectors such as shipping, maritime finance and legal services are poised for further advancement as the city continues to strengthen its global competitiveness.

Currently, maritime finance in Korea remains relatively subdued, impacted by challenges in shipping and shipbuilding. Outside national policy banks, BNK Busan Bank is one of the few private institutions with a dedicated ship-financing team. The bank has now elevated that team to a full "Maritime Finance Department," signaling renewed confidence and commitment to expanding its role in the sector.

On August 5, the Busan Finance Center (BFC) solidified its standing as a strategic think tank in maritime finance through a Memorandum of Understanding with the Korea Maritime Institute (KMI), outlining joint efforts to:

- Analyze trends and share information on maritime finance.
- Conduct research in the field.
- Build a sustainable financial support system aligned with green and digital transformation.
- Co-develop policies to sophisticate and modernize the maritime finance sector.



**BFC-KMI signed MOU for maritime finance development cooperation**



## What Comes Next In 2026: Z/Yen & WAIFC

**Busan Finance Center** is set to host a high-profile index launching event in Busan in 2026 in collaboration with Z/Yen. As a long-time contributor to Busan's financial strategy through data analysis and global benchmarking, Z/Yen's decision to unveil a new edition of the GFCI in Busan underscores the city's rising significance in the international financial landscape. The launch will be accompanied by expert briefings and roundtable discussions on global financial center dynamics, allowing Busan to present its achievements and vision in front of international media, investors, and peer cities. The launch will feature expert briefings and roundtable discussions on the dynamics shaping global financial centers, providing Busan with a prime opportunity to highlight its progress and ambitions before international media, investors, and peer cities.

Building on this momentum, Busan's global presence will be further strengthened when it hosts the **2026 Annual General Meeting of the World Alliance of International Financial Centers (WAIFC)**. This landmark event will bring together leaders and policymakers from financial centers around the world to discuss the future of finance, with key themes including sustainable finance, digital innovation, and inclusive economic growth.

The 2026 WAIFC AGM will serve as a unique opportunity to showcase Busan's infrastructure, institutions, and initiatives to a global audience. Delegates will participate in executive forums, regional session and curated site visits to venues such as the Busan International Finance Center (BIFC).



Global Financial Centres Index Launching Symposium in Busan, Sept. 2024



## Global Insights From BFC And Z/Yen Collaboration



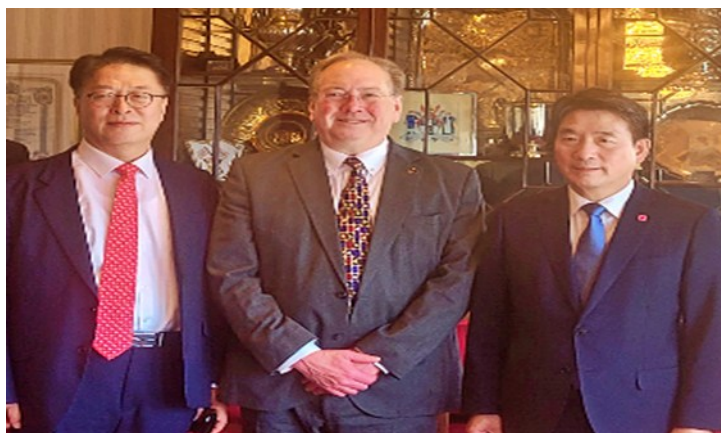
Through joint research and thought leadership, the two institutions have co-authored analytical papers, including a recent study titled “Developments in Maritime Finance & Maritime Financial Centres,” which explores emerging trends and strategic directions for port-based financial hubs like Busan.

In addition, BFC and Z/Yen co-publish the Focus on Busan series — a specialized publication that highlights Busan’s progress and potential across areas such as sustainable finance, digital innovation, fintech development, and regional policy reform. This publication serves as a strategic communication channel to engage with global stakeholders, policymakers, and investors.



BFC also contributes regularly to Z/Yen’s international newsletter, providing updates and insights on Korea’s financial landscape and Busan’s initiatives. This collaboration reinforces Busan’s visibility within the global network of financial centers and positions BFC as a proactive, globally engaged financial policy institution.

On September 24, 2024, the Busan Finance Center (BFC) and Z/Yen Group co-hosted the launch symposium for the 36th edition of the Global Financial Centres Index (GFCI) in Busan. The event brought together global financial experts, policymakers, and industry stakeholders to explore trends in international financial centre competitiveness and to highlight Busan’s growing role in the global financial ecosystem.



Myongho Rhee, President of BFC and Professor Michael Mainelli from Z/Yen

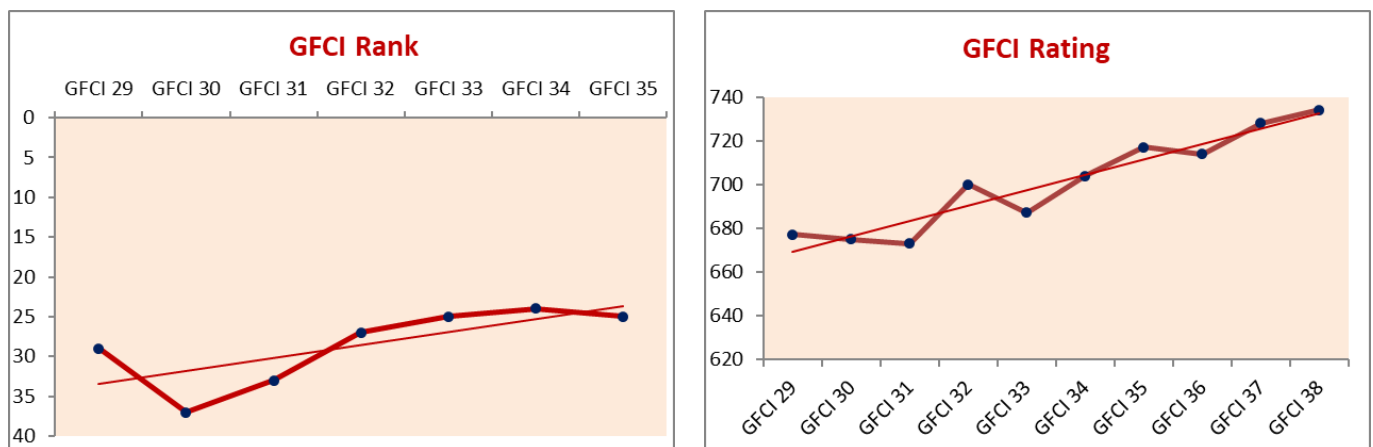
## Busan In The Global Financial Centres Index

In March 2007, Z/Yen released the first edition of the [Global Financial Centres Index](#) (GFCI), which continues to provide evaluations of competitiveness and rankings for the major financial centres around the world.

The GFCI is updated every March and September and receives considerable attention from the global financial community. The index serves as a valuable reference for policy and investment decisions. The 38th edition of the GFCI (GFCI 38) was published in September 2025.

Busan first appeared in the GFCI in 2014 (GFCI 15) and has featured ever since. It has a steady history and its rating and rank in the index has been climbing recently. Busan is performing well as a specialist financial centre (focusing on maritime finance and derivatives) and Busan's continued focus on development and collaboration position it well for the future.

### Busan's Rank and Rating In The Global Financial Centres Index Over Time



The GFCI measures the competitiveness of financial centres across five broad areas - the Business Environment, Human Capital, Infrastructure, Financial Sector Development, and Reputation. GFCI 38 is compiled using 140 'instrumental factors'. These quantitative measures are provided by third parties including the World Bank, The Economist Intelligence Unit, the OECD, and the United Nations. The instrumental factors are combined with almost 30,000 financial centre assessments provided by respondents to the GFCI online questionnaire.

Busan performs well in all five areas of competitiveness, and particularly in financial sector development, where it ranks in the top 20 centres in the world. It is an established international player with both breadth and depth in its financial service offering.



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Z/Yen helps organisations make better choices – our clients consider us a commercial think-tank that spots, solves and acts. Our name combines Zen and Yen – “a philosophical desire to succeed” – in a ratio, recognising that all decisions are trade-offs. One of Z/Yen’s specialisms is the study of the competitiveness of financial centres around the world. A summary of this work is published every six months as the [Global Financial Centres Index](#). Z/Yen also publishes the [Global Green Finance Index](#) that seeks to encourage financial centres to become greener and develop financial services in a way that enables society to live within planetary boundaries.

AND



<https://www.kbfc.or.kr/eng/>

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