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A STEP AHEAD OF CYBERATTACKS

The world experienced a rather swift change in 2020. Prior to that year, concepts such as 'lockdown', 'social distancing' and 'mask mandates' which are now part of our lives were unknown. The change was vast and did not leave out the way we conduct business, altering the widespread, traditional office concept with 'work from home'. Today, remote workplaces mean many forms of business may be conducted from 'anywhere'. Despite the flexibility that remote business offers; an increased digital footprint renders companies more vulnerable than ever before to cybersecurity risks. This begs the question, how protected is your company?

To be cyber secure, one needs to take protective measures against unauthorized or criminal access to electronic systems and data. Cybersecurity is necessary to efficiently operate a company – protect emails, operating systems, network, and even printing devices from malicious attacks or data theft. The frequency of global cyberattacks has been increasing steadily; from 78% in 2019 to 86% before the end of 2021.¹

Even more vulnerable to these increasing attacks are Small- and Medium-scale Enterprises (SMEs). SMEs may lack the capability and expertise to withstand a cyberattack. The cost of cutting-edge cyber protection tools may be equally overwhelming.

The rule of thumb is to keep a step ahead of risks and disasters that have the potential to bring your business to a halt. A cyber-hygienic SME has evidence of information technology best practices; stronger passwords, web and email filtering, multi-factor authentication and many other important security steps. Employees also play a significant role in making sure your company is protected. Proper training and awareness of best practices can help prevent many major security breaches.

As to companies, cybersecurity is equally a matter of concern to governments. In Ghana, the regulator of cybersecurity activities is the Cyber Security Authority (CSA), established by the new Cybersecurity Act 2020 (Act 1038). The Act introduces Critical Information Infrastructure (CII), Child Online Protection (COP), and the Computer Emergency

Response Team (CERT). CERT provides assistance for implementing proactive measures to reduce the risks of computer security incidents. Cyberattacks in Ghana can also be reported via the contact centers of CERT. These introductions by virtue of the new Act are expected to be effective in protecting companies and individuals.

The speed with which the digitization agenda is progressing leaves organisations no choice but to rethink and develop protective infrastructure that is at par with global change. Use of efficient infrastructure backed by technical and legal expertise is the necessary strategy for business to succeed in the new digital world.

¹<https://cyber-edge.com/cdr/> (Last accessed: 25th October, 2021)

SPOTLIGHT ON CYBER



Awareness Creation²

October is National Cyber Security Awareness Month in Ghana. The Cyber Security Authority has dedicated the month to intensifying capacity building and awareness creation efforts on cybersecurity. This year, the Directive for the protection of Critical Information Infrastructure (CII) was launched to provide a framework for confidentiality, integrity and availability of Ghana's CII; and to minimize the likelihood and impact of successful cyber-attacks.

A New Authority³

The National Cyber Security Centre has transitioned to the Cyber Security Authority. The new Authority has regulatory powers and a mandate to

protect Ghana's Critical Information Infrastructure against cyber-attacks. It will also lead cyber development through implementing regulations.

Newly Appointed⁴

Dr Albert Antwi-Boasiako has been appointed as the Acting Director-General of the Cyber Security Authority (CSA) effective October 1, 2021. Prior to this appointment, he served as the National Cybersecurity Advisor and Head of the National Cyber Security Centre (NCSC), leading Ghana's institutionalisation of cybersecurity under the policy direction of the Minister for Communications & Digitalisation.

Licensing of Cybersecurity providers⁵

In line with Section 49 of the Cybersecurity Act, 2020, cybersecurity service providers are set to be issued licenses for legal recognition to operate. Licenses will be issued to service providers upon satisfying necessary requirements and a successful application process. The National Cybersecurity Authority will enforce cybersecurity standards and monitor compliance.



Cyber Training⁶

Staff of the National Commission for Civic Education (NCCE) have received training to identify fake news and alert the public on such risks. The capacity building and sensitisation programme on the New Cyber Security Act, 2020 was aimed at increasing the knowledge of staff to create public awareness on the dangers of fake news.

Cyber Education⁷

The Ministry of Communications and Digitalisation has partnered with Huawei Ghana to organise Cybersecurity training for 20,000 girls in Senior High Schools. The training falls under the Ministry's National Girls-In-ICT programme and will engage young individuals to equip them on the fundamentals of cybersecurity.

Higher Ranking⁸

Ghana's cybersecurity ranking has increased from 36.2% in 2017 to 89.69% in 2021. The increase has been credited to the passage of the new Cybersecurity Act, 2020 (Act 1038).

²<https://cybersecurity.gov/ncsam/index.html> (Last accessed 26th October, 2021)

³[https://www.graphic.com.gh/news/general-news/cyber-security-authority-launched-in-accra.html#:~:text=The%20Cyber%20Security%20Authority%20\(CSA,its%20cybersecurity%20development%20through%20regulations.](https://www.graphic.com.gh/news/general-news/cyber-security-authority-launched-in-accra.html#:~:text=The%20Cyber%20Security%20Authority%20(CSA,its%20cybersecurity%20development%20through%20regulations.) (Last accessed 26th October, 2021)

⁴<https://www.myjoyonline.com/dr-antwi-boasiako-appointed-director-general-of-cyber-security-authority/?param=> (Last accessed 26th October, 2021)

⁵<https://www.ghanabusinessnews.com/2021/10/12/cybersecurity-service-providers-to-be-licensed/> (Last accessed 25th October, 2021)

⁶<https://thebftonline.com/21/10/2021/nccs-undergoes-training-on-cybersecurity-act-fake-news/> (Last accessed 25th October, 2021)

⁷<https://www.myjoyonline.com/huawei-partners-with-communications-ministry-to-train-20000-shs-students-in-cybersecurity/?param=> (Last accessed 25th October, 2021)

IN OTHER BUSINESS NEWS



Financial Inclusion For All⁹

The Bank of Ghana has assured that the impending central bank digital currency, the e-cedi, will be equipped with offline capabilities for areas with limited connectivity and availability of payment platforms. This is to ensure nationwide adoption and usability of the digital currency.

A Towing Policy¹⁰

The Government of Ghana is set to amend the Road Traffic Regulations, 2012, to introduce a new compulsory towing service policy for all drivers and vehicle owners as part of efforts to stem the recent spate of road crashes in the country. This

amendment was announced and debated on at the national consultative forum on road traffic crashes and review of the Road Traffic Act, 2004 (Act 683) and Regulations 2012, L.I. 2180.

Lands Go Digital¹¹

The Lands Commission has embarked on a drive to reform land administration in the country, including digitalization, to promote efficiency in the sector. The Lands Commission has recently introduced its new online portal for submitting and tracking applications for land searches.

A Board for the Minerals Fund¹²

Board of Governors of the Minerals Income Investment Fund (MIIF) has been inaugurated. The nine-member Board was reconstituted in line with the Minerals Income Investment Fund Act, 2018 (Act 978) as amended. The Act establishes the Fund, to manage the equity interest of the country in mining companies and to receive royalties on behalf of the government.

⁸ <https://www.ghanaweb.com/GhanaHomePage/business/Ghana-s-cybersecurity-ranking-at-89-69-up-from-2017-s-36-2-Ursula-Owusu-1370302> (Last accessed 25th October, 2021)

⁹ B&FT (October, 20, 2021)

¹⁰ The Daily Graphic (19th October, 2021)

WHO'S WHO?



Dr. George Akuffo Dampare is the newly appointed Inspector-General (IGP) of the Ghana Police Service. He is the youngest to hold the office of the IGP in the Fourth Republic. Dr. Dampare served in many leadership capacities in the Service, including; Director General (Finance), Director General (Welfare), Director General (ICT), Commandant of the Police Command and Staff College, and Accra Region Police Commander. He is a Chartered Accountant, holds a PhD in Finance and has been an Adjunct Lecturer at the Ghana Institute of Management and Public Administration (GIMPA) and University of Cape Coast.

¹¹ The Daily Graphic (1st October, 2021)

¹² The Daily Graphic (18th October, 2021)

¹³ <https://www.mvjoyonline.com/george-akuffo-dampare-sworn-in-as-23rd-igp/?param=>
(Last accessed 26th October, 2021)

FIRM NEWS



Oxford Business Group Signs MoU with B&P ASSOCIATES

We are delighted to sign a Memorandum of Understanding (MoU) of an exclusive partnership with the Oxford Business Group (OBG) for the second time.

Under the agreement, B&P Associates will produce the Legal Framework Chapter of OBG's publication, The Report: Ghana 2021. The Legal Framework Chapter is set to be an analysis of key legislation including the long-awaited Public-Private Partnership Act, 2020. The report will also analyse the implications of the New Corporate Insolvency and Restructuring Act, 2020, and the Borrowers and Lenders Act, 2020, among others.

2021 marks OBG's tenth anniversary of documenting Ghana's development. The Report: Ghana 2021 will soon be made available on all OBG's platforms and events.



About B & P ASSOCIATES

B & P ASSOCIATES is ranked as a Legal 500 Europe, Middle East & Africa (EMEA) Leading Law firm. We are a Corporate and Commercial legal practice and consultancy, with an excellent reputation, based in heart of Accra. The Team is highly regarded for its cross-border legal expertise, responsiveness and commitment. We provide business-oriented legal advice across a range of sectors, to both local and international clients. For more information, visit us at www.bpaghana.com to learn more about what we do.

This publication may provide a summary of legal issues but is not intended to give specific legal advice. If you require legal advice, please speak to a qualified lawyer, which may include a qualified member of our legal team at B&P ASSOCIATES.