

Cyber Security Alert: Ransomware. How to deal with it

BWR Innovations LLC Exporting Telemetry Monitoring Systems



The BWR Innovations Management Team.

Also in this issue:

Ransomware: Practical tips on prevention & restoration

News from around the world/Tips on what to see in Ghana/Country Profile: Ghana



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Breaking into global markets with sophisticated telemetry monitoring systems that can be read from a customer’s cell phone, tablet or computer is a first-to-market initiative for **BWR Innovations LLC** located in Fargo, North Dakota. You can read about this innovative small company beginning on page 4.

Ransomware is much more than a virus. It’s an outrageous kidnapping of your computer system for substantial amounts of money and time; and we suspect that it may especially target companies that promote international business on their websites due to their visibility.

But what can you do to prevent a ransomware attack and what can you do once inflicted? These are the issues we examine on page 6 of this edition of **IBNewsmag**.

Also, in an ongoing feature to keep you informed of world business news that you will not find in most domestic media, we offer salient business issues from worldwide newspapers beginning on page 8.

Ghana is our country focus in this edition. On page 10, Lisa Blalock offers a virtual guided tour of the capital city – Accra, along with a tempting Ghana recipe. Then following on page 12, Paul Mastilak presents a business profile of Ghana.



The BWR Innovations management team includes (l to r) Tom Wohl, manufacturing liaison; Brian Messerschmidt, sales and marketing manager; Joel Jorgenson, CEO and founder; Sylvan Melroe, executive director; and Adam Jorgenson, telemetry engineer.

Photo courtesy: David Samson / The Forum

BWR Innovations LLC designs telemetry monitoring systems one at a time

If you think selling customized telemetry monitoring systems is easy, talk to Joel Jorgenson, CEO & President, and Brian Messerschmidt, Sales & Marketing Manager, of **BWR Innovations** in Fargo, ND.

They and their collaborative staff develop and sell remote monitoring systems geared to improve day-to-day operations critical to food safety, inventory maintenance and operational costs to track equipment performance before it goes awry.

It's all about monitoring and collecting essential data by way of an automated communications process which is sent to a central location – cell phone, computer or tablet – for instantaneous review. Locating customers for its systems is challenging.

For example, Mr. Jorgenson claims, “Grocery store owners are often hit with large energy bills with a potential of losing thousands of dollars’ worth of product if an HVAC components stops working in the middle of the night. We’ve tailored systems for small businesses that is inexpensive, simple to use and easy to install on equipment they already own.”

“We’ve had customers tell us they’ve been waiting years for monitoring systems like ours,” said Mr. Messerschmidt. “Once we make contact, we listen to what they need and design accordingly.” Competing against companies that only offer off-the-shelf monitoring systems, BWR gets input from potential customers before designing systems customized to their specific needs. When applied

to international customers, the pathway to finding savvy customers is a challenge.

This is where the North Dakota US Commercial Service in Fargo comes in. Director, Heather Ranck, and her team are working through their embassies and consulates to help identify appropriate customer candidates.

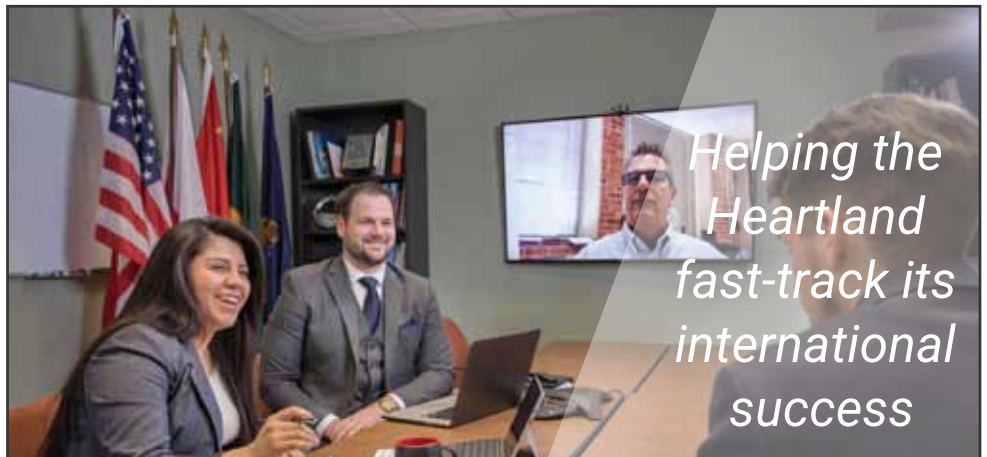
Because theirs are premium-designed and priced systems, BWR prefers to avoid shipping and tariff barriers by partnering with international companies in Northern Europe, Canada and Taiwan to provide technology and manufacturing support in tailoring their systems to specific markets.

Another area of focus for BWR is fuel cell technology. The company builds and tests fuel cells in series with a generator to back up the power in large buildings. Because fuel cells use hydrogen and oxygen to produce energy, there is less noise, little maintenance and zero emissions to solve an unlimited number of problems.

To help mitigate intellectual property infringements on its patent pending products, BWR relies on a first to market strategy to stay ahead of potential copycat systems. "We select markets where our competitors cannot easily compete with their one-size fits all products," noted Mr. Jorgenson. In addition to the HVAC and fuel cell technology markets, BWR is developing systems targeted to the agricultural, energy, food & beverage, hospitality and transportation industries.

"We are a culture-driven company, not just a manufacturing company, with our staff weighing in on ideas and suggestions to make our systems superior."

For more information on BWR, visit its website, www.bwr-innovations.com



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Ransomware - a major risk for businesses

According to a study by Intermedia, this type of cyberattack is considered by businesses as the number two most significant threat (29%), after hardware failures (30%).

One unnamed international SME manufacturer recently went through a ransomware incident with its computer systems. They were attacked and had their systems shut down pending payment of ransom in the form of bitcoins worth approximately \$5 million. The SME is an under 10 million dollar-size company and has 30 employees. They figured they would fly under the radar for this type of malicious behavior. It was a devastating ordeal for them costing them significant time and money to finally escape.

What to do in the case of a ransomware attack

- Disconnect the machine from the network to limit the intrusion.

- Keep your computer on and do not try to restart it; otherwise, you could lose information that may be useful in analyzing the attack.
- Inform the company's security manager.
- Find out the name of the ransomware (an old version may have an "antidote" to restore the files). In order to do that, visit the website nomoreransom.org and download the decryption tools that are available for some ransomware.
- Attempt to restore your data using the automatic backup systems of some operating systems or your own backup system.
- Recover your files on a storage service such as Dropbox if your computer has been synchronized with this type of service.

Practical tips to help prevent ransomware (Norton)

Prevention is the single most important aspect of protecting your data. To deter cybercriminals and help protect your company from a ransomware attack, note these practical tips:

- 1. Use security software.** To help protect your data, install and use a trusted security suite that offers more than just antivirus features. For example, Norton Security detects and helps protect against hidden threats to your identity and your devices, including your mobile phones.
- 2. Keep your security software up to date.** New ransomware variants appear on a regular basis, so having up-to-date internet security software will help protect you against cyberattacks.
- 3. Update your operating system and other software.** Software updates frequently include patches for newly discovered security vulnerabilities that could be exploited by ransomware attackers.
- 4. Don't automatically open email attachments.** Email is one of the main methods for delivering ransomware. Avoid opening emails and attachments from unfamiliar or untrusted sources.
- 5. Be wary of any email attachment that advises you to enable macros to view its content.** Once enabled, macro malware can infect multiple files. Unless you are sure the email is genuine, from a trusted source, delete the email.
- 6. Back up important data to an external hard drive.** Attackers can gain leverage over their victims by encrypting valuable files and making them inaccessible. If the victim has backup copies, the hacker no longer holds the upper hand. Backup files allow victims to restore their files once the infection has been cleaned up. Ensure that backups are appropriately protected or stored offline so that attackers can't access them.
- 7. Use cloud services.** This can help mitigate a ransomware infection, since many cloud services retain previous versions of files, allowing you to "roll back" to the unencrypted form.
- 8. Don't pay the ransom.** You could be wondering, "But won't I get my files back if I pay the ransom?" You might, but you might not. Sensing desperation, a cybercriminal could ask you to pay again and again, extorting money from you but never releasing your data.

Chinese hackers bypass ingenious systems reaping enormous secrets

The Ericsson telecom company thought they had veiled their communications by naming them after different types of wines.

But soon after repelling attacks under the name Pinot Noir, Chinese cyber spies – Cloud Hopper hackers – found a way in through a connection to Hewlett Packard Enterprise (HPE) and IBM.

The Reuters report stated that "Teams of hackers connected to the Chinese Ministry of State Security had penetrated HPE's cloud computing service and used it as a launch pad to attack customers, plundering reams of corporate and government secrets for years in what US prosecutors say was an effort to boost Chinese economic interests."

Cloud Hopper snared at least six more major tech firms, touching five of the world's biggest tech service providers.



Express News from Around the World

Jerusalem Post - American agritech investor Finistere Ventures (San Diego), Our Crowd (Israeli capital venture platform) and Israeli manufacturers, Tnuva and Tempo Beverage have announced a partnership to invest up to \$100 million in Israeli food and agricultural technologies.

Bangkok Post - World Bank has cut Thai economic growth forecast for 2019 to 3.5%.

Korea Times - Samsung Electronics is closing last smartphone manufacturing plant in China. Speculation is that it will move production lines to Vietnam.

Asahi Shimbun - Vietnam has destroyed 2.5 million pigs to contain spread of African swine flu.

Sydney Morning Herald - A plan for \$3 billion coal seam project in New South Wales is under governmental review. The plan is to drill 850 Coal Seam Gas (CGS) wells.

Bangkok Post - Leaders of ASEAN nations have vowed to “try and complete” the Regional Comprehensive Partnership (RCEP). RCEP would include all 10 ASEAN members plus China, Japan, South Korea, India, Australia and New Zealand. Negotiations began in 2012 and were supposed to be completed by 2015. It involves business, security and cultural areas of cooperation.

Korea Times - South Korean investment funds are lessening their investments in China to invest in such countries as Vietnam, India, Indonesia and Thailand.

Buenos Aires Times - Some 50 small and medium-sized companies are closing each day in Argentina due to economic crisis according to the Assembly of Small and Medium Employers and the Association of National Entrepreneurs.

EU officials brush off suggestions from the Presidents of Argentina and Brazil that a sweeping trade deal with the EU and Mercosur



Express News from Around the World, cont'd

(Argentina, Brazil, Paraguay and Uruguay) is close to being signed.

A contract between the Government of Argentina and China's National Energy Administration will be signed in coming weeks for the construction of a nuclear power plant. It will include a US\$ 10B loan from the Industrial and Commercial Bank of China. The plant is scheduled to be completed in 2021. This is being done even though Argentina is going through an economic crisis and money is tight. Under the previous President, Fernandez de Kirchner, the country signed more than 20 agreements with China.

Asia Today International - Malawi's President Peter Mutharika began his second five-year term with a tough stance against corruption and pledged to revive the economy, following accusations of corruption and mismanagement.

AgFunder - Singapore has created a mix of indoor grow systems, alternative proteins, aquaculture and more. AgFunder is launching GROW, a new Singapore-based agri-food tech accelerator with its partners, Rocket Seeder, the Australian agri-food accelerator.



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Ghana – a country rich in attractions



By Lisa Osborne Blalock
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If you are considering a visit to the African continent, Ghana would be an excellent choice for many reasons.

First, it has been ranked as Africa's 4th most peaceful country according to the Global Peace Index (44th overall compared to the USA at 128th). Along with a national push towards peace, you'll find them to be respectful of all races and religions.

Second, its economy is one of the strongest, with roughly twice the per capita output of their African neighbors.

Third, there is so much to see and do to be entertained exploring this interesting and unique country.

Fly to the capital city of Accra with more than two million inhabitants, and do not miss these top "Must-do's":

1. Oxford Street: This bustling street displays the variety of Ghana's culture in a compact area that includes a dizzying mix of dining, entertainment, shopping, art and residences. People of all ages and backgrounds come here to experience the vibe and excitement.

2. Makola Market: The center of commerce in Accra, the Makola Market has a colorful variety of items and food for sale. Clothing and native Kente cloth are particularly good values here, but be prepared to haggle for a good price and do not take photos of people here without their permission.

3. W.E.B Du Bois Memorial Center: This memorial is dedicated to W.E.B. Du Bois, an African-American sociologist, historian, civil rights activist and author. He championed independence for African colonies and lived in Ghana the last two years before he died.

4. Kwame Nkrumah Memorial

Park: Kwame Nkrumah was the Prime Minister of the Gold Coast that negotiated their independence from Great Britain in 1957 and became Ghana's first President. He famously said, "We face neither East nor West. We face forward".

5. Artists Alliance Gallery: Free to enter, this gallery displays an eclectic variety African art and crafts from established and up-and-coming artists, all of which are for sale. This is a particularly good place to find unique souvenirs.

Along with this short list of some of the most notable tourist sites, keep in mind the many beaches, delectable restaurants and friendly people to discover during a visit to this cultural wonderland.



Accra's Coast



An example of goods in local shops

For a taste of Ghana at home, try this delicious and easy-to-make dinner recipe.

Jollof Rice

Ingredients:

- One and a quarter cup of white rice
- One pound of boneless skinless chicken breast
- Three cups of chicken soup
- One chopped onion (medium size)
- Two teaspoons of vegetable oil
- Six ounces of tomato paste

Directions:

- Fry rice and chopped onion in the oil in a covered sauce pan until the onion is translucent
- Cut the chicken into small cubes and add to the pan.
- Add the tomato paste, then the chicken soup. Simmer the mixture.
- Cover the sauce pan and reduce the heat.
- Cook on low heat until rice is tender, the liquid is absorbed, and the chicken is fully cooked (should take about 25 minutes).



Jollof Rice



PROFILE: Ghana

A Few Practical Tips for Doing Business in Ghana

General

- Dress conservatively.
- Handshakes are a commonly accepted greeting.
- When meeting a woman in a social or business environment, wait for her to initiate a handshake.
- For large gatherings, start the greeting process with the person on the right.
- Touch only palm not back of hand.
- Silence instead of constant talking is valued by residents.
- Don't try humor unless you know it is accepted by the group you are with.
- Smile when you meet someone.
- Give up seat to older individuals.
- Scratching the palm of your left hand means money.

Business

- Need patience, cultural understanding and perseverance.
- Building strong relationships is very important.
- People may arrive late for meetings, so plan for

longer meeting time.

- Show up on time regardless.
- Use right hand in giving out business cards.
- Presenting card with left hand is considered rude.
- Use titles when you address people.
- Greet most senior participants first.
- Talk about family, health and other lifestyle issues first.
- They view being included as crucial to a good business relationship.
- Maintain eye contact.

Overview

- The climate is tropical: warm and comparatively dry along southeast coast, hot and humid in the southwest, and hot and dry in the north.
- It mostly consists of low plains with a dissected plateau in southcentral area.
- It has a coastline of 335 miles.
- It has the world's largest artificial lake - Lake Volta.
- Its major religions are Christianity (71%) and Muslim (18%).

- Time difference: 5 hours ahead of Washington D.C. during Standard Time
- Size: Slightly smaller than Oregon
- Population Distribution: Population is concentrated in the south with the largest concentration on or near the Atlantic Coast
- Population: 30.1M (2019 est.)
- Population Growth: 2.16% (2018 est.)
- Literacy Rate: 76.6%
- Government: Presidential republic
- Capital City: Accra (population- 2.3m (2018))

- GDP Growth Rate: 8.4% (2017 est.)
- Unemployment Rate: 2.4% (2017 est.)
- Exchange Rate: 1 US Dollar = 5.31 Ghanaian Cedi (6/15/19)
- Labor Force: 12.49M (2017 est.)
- Labor Force Makeup: Agriculture - 44.7%, Industry - 14.4%, Services - 40.9% (2017)
- Major Industries: Agriculture (cocoa, rice, cassava, peanuts, corn, shea nuts, bananas, timber), mining, lumbering, light manufacturing, aluminum smelting, food processing, cement, small commercial shipbuilding, petroleum

Location

Western Africa bordering the Gulf of Guinea between Cote d'Ivoire and Togo

Brief History

Ghana was formed via a merger of the British colony of the Gold Coast and the Togoland trust territory. In 1957, Ghana became the first sub-Saharan country in colonial Africa to obtain its independence.

Economy

- Ghana is a market-based economy with relatively few policy barriers to trade and investment in comparison with other countries in the region.
- Agriculture accounts for 20% of the GDP.
- Expansion of oil industry has boosted economic growth.
- Key economic concerns include lack of affordable electricity, lack of solid domestic revenue base and high debt burden.
- GDP: \$47B (2017 est.)

International Trade

Total Exports: \$14.3B (2017)

- Major Exports: Gems, mineral fuels including oil, cocoa, fruits and nuts, plastics and plastic articles, wood, animal and vegetable fats, meat/seafood, aluminum (2017)
- Major Export Partners: India - 21.5%, China - 11.9%, Switzerland - 9.55, Netherlands - 7.2%, Malaysia - 6.5%, US - 3.6%, UAE - 3.5%, Spain - 3.4%, UK - 2.9% (2018)

Total Imports: \$12.7B (2017)

- Major Imports: Non-crude oil, passenger vehicles, cotton fabrics, cane sugar, trucks, medicines, used clothing, palm oil, rice, construction equipment parts, plastics, wheat, electronic items (2017)
- Major Import Partners: China - 11.9%, South Africa - 10.2%, US - 8%, UK - 6.25%, Belgium - 5.9%, India - 4.1% (2018)



Independence Arch, Accra, Ghana

Sampling of English Language News Sites

- News Ghana - www.newsghana.com.gh - general news
- Graphics Online - www.graphic.com.gh - general news
- Vibe Ghana news - www.vibeghana.com - general news
- Daily Guide Network - www.dailyguidenetwork.com - general news
- Ghana Web - www.ghanaweb.com - general news
- Business World Ghana - www.businessworldghana.com - business magazine online

Sampling of Ghana Companies

- Suretrack Contracts Services - www.suretrackservices.com - engineering, design, construction management etc. - Accra
- Clydestone Ghana - www.clydestone.com - information and communications technology (payment systems for major credit card companies for Ghana, Nigeria and Kenya) - Accra
- Cocoa Processing Company - www.goldentreeghana.com - cocoa and chocolate products - Tema
- Accra Brewing Company - www.accrabrewery.com - brewery - Accra (Subsidiary of Anheuser-Busch Bev)
- Africa Airlines - www.flyAfricaWorld.com - small airline - Accra
- Aluworks - www.aluworks.com - aluminum products - Tema
- Volta Aluminum Co. (VALCO) - www.valcotema.com - alumina – Tema (Government-owned)
- Ayrton Drug Manufacturing Ltd. - www.ayrtondrug.com - pharmaceuticals - Accra
- Benso Oil Palm Plantation - www.wilmar-international.com - palm oil – Takoradi (Subsidiary of Wilmar International Ltd. - Singapore)
- Trashy Bags - www.trashybags.org - turns plastic bags into reusable items – Accra (Non-profit established by a British architect and entrepreneur)
- Star Africa - www.star-af.com - diversified company - agriculture, oil and gas, mining - Accra
- Printex - www.printexghana.com - textile products - Accra

- Produce Buying Company - www.pbcgh.com - large cocoa bean dealer - Achimota
- Total Petroleum Ghana Ltd. - www.total-ghana.com - automotive fuels and lubricants - Accra
- Reroy Cables Ltd. - www.reroycable.com - cables and wire ropes - Tema
- Fan Milk Ltd. - www.fanmilk-gh.com - milk and fruit-based products - Accra
- Interplast Ltd. - www.interplast.com - plastic pipe systems - Accra
- Azar Chemical Industries Ltd. - www.azarghana.com - paints - Accra
- Latex Foam Rubber Products Ltd. - www.latexfoamghana.com - bedding, sofas etc. - Accra
- Papaye Fast Food Ltd. - www.papayegroup.com - fast food chain - Accra
- Tobinco Pharmaceuticals Ltd. - www.tobincopharma.com - distributor and mfg. of pharmaceuticals - Accra
- Tropical Cable and Conductor Ltd. - www.tropicalcables.com - wire and cables - Tema
- Blue Sky Products, Ghana Ltd. - www.blueskies.com - fruit juices – Accra (Owned by Blue Skies Holdings Ltd. in the UK)

Public Holidays - 2019

- January 1- New Year's Day
- March 6 - Independence Day
- April 19 - Good Friday
- April 21 - Easter Sunday
- April 22 - Easter Monday
- April 25 - Liberation Day
- May 1 - Labor Day
- May 5 - Ramadan Begins
- May 25 - African Day in Ghana
- June 4 - Eid al-Fitr (Ramadan concludes)
- July 1 - Republic Day Ghana
- August 11 - Eid al-Adha (Feast of Sacrifice)
- September 21 – Kwame Nkrumah Memorial Day (formerly Ghana Founders Day)
- September 23 – Kwame Nkrumah Memorial Day observed (Founders Day Holiday)
- December 6 – Farmers' Day
- December 25 - Christmas
- December 26 - Boxing Day

**By Paul Mastilak
InterMark3, Inc.**