

# WDF Understanding Summary: From Confusion to Clear System Direction

## Page 1 - Where We Started

We started by trying to understand what World Development Fund (WDF) actually does. At first, the website created a broad picture. WDF presented itself as an organisation that develops and supports entrepreneurs, small businesses, pre-schools, NPOs, NGOs, churches, and Enterprise Supplier Development programmes.

The first understanding was that WDF is not only a funding organisation. It offers a package of support services around funding readiness. These include business registration, compliance support, accounting, payroll, websites, emails, landline setup, client/member capturing software, bursaries, staffing support, and possible funding access.

From the website, WDF had several main wings:

1. SME business support
2. Pre-school / ECD funding support
3. NPO / NGO funding support
4. Church funding support
5. Enterprise and Supplier Development programmes for corporates

At that point, the confusion was that WDF looked like a normal development support organisation, but the church side had a much bigger structure than the other categories. The church programme included stipends, church equipment, sound systems, building renovations, clinics, bursaries, and community programmes. That made us realise the church wing needed to be understood separately.

The first major question was:

**Is WDF simply supporting churches, or is the church network being used for something bigger?**

The website alone did not answer that clearly. It showed the R3,500 once-off membership fee and promised many benefits, but it did not fully explain how those benefits are funded, verified, or released.

## Page 2 - The Church Implementation Document

The 17-page church implementation PDF gave much more structure. That document showed that the church side is not just a simple application process. It is a national implementation model involving ACPN, WDF, and AACUM.

The church programme is built around phases.

## **Phase 1: Foundation and Registration**

This phase includes:

- NPC name reservation
- Website development
- Church systems registration

The objective is to give the church a legal and digital foundation. This means the church is not only being registered; it is being prepared to operate inside a bigger WDF-controlled network.

## **Phase 2: Compliance and Systems Setup**

This phase includes:

- PBO application
- SARS personal tax returns
- NPC certificate processing
- Household affordability assessment
- Capturing church members on the system
- Website hosting
- Telephone landline installation

This clarified that WDF wants churches to become structured, compliant, and data-ready. The church is not treated as just a beneficiary. It becomes an operating point where members, households, bursary candidates, and community services can be tracked.

## **Phase 3: Church Support and Infrastructure**

This phase includes:

- Church leader stipends
- Equipment and sound systems
- Renovations and building support
- Community clinic setup

The important part is that some support is linked to milestones. For example, stipends may only become payable once education classes are implemented. Equipment may come after classes are running. Renovations and building support may be linked to community clinic implementation.

This shifted our understanding. The system cannot just store church applications. It must track milestones, proof, approvals, and payment triggers.

The document also introduced a large hierarchy:

- Provincial Liaison Officers
- Regional Liaison Officers
- Community Liaison Officers

- Churches / Pastors
- Church members
- Households

The target structure was large: one regional officer could connect to 40 community officers, 600 churches, and 120,000 households. At ward level, the model spoke about 5 graduates, 30 churches, 200 bursary beneficiaries per church, and 6,000 participants per ward.

This made it clear that the church programme is really a **community network rollout**, not just church funding.

## Page 3 - The Lead Generation and Product Confusion

The next confusing document was the WDF Lead Generation Framework. This introduced Sacred Life, Episodic Health, and Monarch Finance.

At first, this made the model look suspicious or unclear, because it seemed like financial and healthcare products were sitting next to the church programme. The question became:

### **Are churches being supported, or are churches being used to sell products?**

The balanced answer we reached was:

**WDF is not only about financial products, but the church wing appears to become a distribution network for financial and healthcare products.**

The lead generation PDF showed the same hierarchy from the church document:

- Provincial Liaison Officers
- Regional Liaison Officers
- Community Liaison Officers
- Churches / Pastors
- Church members

But instead of focusing on registration and support, it focused on projections and member acquisition. It showed how products such as Sacred Life, Episodic Health, and Monarch Finance could scale through the church network.

Then the Monarch Finance image gave us a practical example. It showed a "Private Healthcare Support" product with family plans:

- Basic Family Plan: R299 per month
- Standard Family Plan: R389 per month
- Premium Family Plan: R499 per month
- R120 once-off registration fee

The benefits included funeral cover, nurse visits, emergency service, repatriation, grocery discounts, accidental death benefit, and post-hospital rehabilitation.

This showed that the products are real member-facing offers. They are not just internal WDF concepts. They can be sold or activated through the church network.

At this stage, the balanced interpretation became:

**WDF has multiple development programmes, but the church programme has a stronger product-distribution layer because churches have members, households, and community reach.**

So WDF overall is broader than churches. But where churches are involved, the financial and healthcare product network becomes important.

## **Page 4 - The R350, R3,500, and Cover Clarification**

The voice note text finally clarified the payment structure.

Before that, we thought the R3,500 was the only fee. The website showed R3,500 as the Special Membership once-off registration fee. But the voice note introduced another payment: R350 paid through ACPN.

The clarified payment logic is:

### **R350 - ACPN Initial Activation**

The R350 is paid first. It appears to trigger the early process. According to the explanation, this covers or starts things like:

- Name reservation
- Registration preparation
- Compliance setup
- System onboarding
- Early foundation work

This means R350 is the Phase 1 activation contribution.

### **R3,500 - WDF Membership Fee**

After the R350, the church gets around 14 days to pay the R3,500 WDF membership fee. The work can still begin before the R3,500 is paid, but full membership benefits appear to depend on this payment.

The R3,500 seems to unlock deeper WDF membership services, including things like:

- Telephone / landline setup
- Fuller compliance processing

- Website hosting
- Full system activation
- Deeper Phase 2 support

So the process now looks like this:

1. Church applies
2. Church pays R350 to ACPN
3. Phase 1 starts within about 5 days
4. Church receives 14 days to pay R3,500
5. R3,500 activates full WDF membership
6. Phase 2 services continue
7. Funding/support eligibility is assessed
8. Bigger support is released only after requirements are met

The second key clarification from the voice note and screenshot was about financial products.

The representative explained that if someone must receive funding, they must have at least funeral cover and medical/healthcare support. The reason given is that funders want beneficiaries protected. For example, if someone receives a bursary and something happens to them, there must be funeral or medical support in place.

This changed the product interpretation.

The financial/healthcare products are not necessarily what WDF is “all about,” but for funding eligibility, cover appears to be required.

So the clean rule is:

**No funding release without verified funeral and healthcare/medical cover.**

The remaining question is whether the applicant must use WDF partner products, or whether they can provide proof of existing external cover.

## **Page 5 - Final Business Model Understanding**

The clearest final model is this:

**WDF is a multi-programme development support platform.**

It supports SMEs, pre-schools, NPOs, NGOs, churches, and corporate ESD programmes.

But the church wing has a special structure because churches have communities. Once churches are onboarded, WDF can use that network for:

- Member capture
- Household data

- Bursary recruitment
- Education classes
- Community clinics
- Financial inclusion
- Healthcare support
- Funeral cover
- Product subscriptions
- Stipends
- Equipment
- Renovations
- Impact reporting

This means the church programme has three layers:

### **Layer 1: Church Support**

This includes registration, compliance, website, emails, landline, systems, and general onboarding.

### **Layer 2: Community Development**

This includes bursaries, education, clinics, business development, social programmes, and household impact.

### **Layer 3: Financial and Healthcare Products**

This includes Monarch Finance, Sacred Life, Episodic Health, funeral cover, healthcare support, and financial inclusion products.

The key distinction is important:

**WDF is not only a product-selling company. But the church network creates a channel through which products, cover, funding, and community support are connected.**

That means the management system must keep these layers separate but linked.

## **Page 6 - System Architecture Direction**

We then moved from understanding WDF to architecting the system.

The first conclusion was that the system must not be just a CRM. It must be a process engine.

The 8 stages are what drive the system:

1. Application / onboarding
2. R350 ACPN payment
3. Registration and compliance tracking
4. R3,500 WDF membership payment

5. Provisioning of systems, website, emails, landline, and full membership tools
6. Church/member data capture
7. Eligibility and cover verification
8. Funding/support release and reporting

Each stage must have its own features and modules.

A major architecture point was that when a church is onboarded, the system should deploy or activate a church management subsystem. But we should not create one full container per church by default, because that would become expensive and difficult to manage if the network grows to thousands of churches.

The better approach is:

### **Multi-tenant church management system.**

Each church gets its own workspace and subdomain, but all churches run on the same core platform.

Example:

- gracechurch.wdfnetwork.co.za
- zionministries.wdfnetwork.co.za
- hopecentre.wdfnetwork.co.za

Each church feels like it has its own system, but the infrastructure remains efficient.

This church management subsystem will later feed WDF with the data it needs:

- Members
- Households
- Beneficiaries
- Attendance
- Bursary candidates
- Leaders
- Events
- Education classes
- Community services

## **Page 7 - Infrastructure and Automation Thinking**

The architecture must focus on efficiency, not only automation.

The system should use a central workflow orchestrator. Every stage should follow this pattern:

**Input -> verification -> automated task -> human fallback -> evidence -> next stage**

Key infrastructure components include:

## 1. Workflow Orchestrator

Controls the full process from application to support release. It knows what stage each church is in, what is missing, who must act, and what is blocked.

## 2. Payment Engine

Handles:

- R350 ACPN payment
- R3,500 WDF membership
- Product subscriptions
- Receipts
- Payment proof
- Reconciliation
- Failed payment handling

## 3. Registration and Compliance Engine

Tracks:

- NPC name reservation
- CIPC/NPC registration
- NPO/PBO applications
- SARS
- UIF
- COIDA
- Payroll support
- Required documents
- Status and expiry dates

We discussed that CIPC automation must be researched carefully. It may not have a simple public API for full registration automation. So the system should start with workflow automation and document preparation, with possible RPA or approved integration later.

## 4. Provisioning Engine

This is a big one. It must automate:

- Church subdomain creation
- SSL certificates
- Church management workspace
- Website generation
- Email account creation
- Landline / VoIP provisioning
- Hosting setup

For websites, the best approach is not a separate EC2 instance per church. A cheaper and better model is static deployment through object storage/CDN or a shared hosting system. An AI website generator can create the site using church data, but it should still have approval before going live.

## **5. Product and Cover Engine**

Tracks whether each beneficiary or applicant has the required funeral and medical/healthcare cover.

This is the gate before funding.

## **6. Reporting Engine**

Rolls up data from:

Member -> Church -> Ward -> Region -> Province -> National dashboard

This is critical because WDF's model depends on scale and proof.

# **Page 8 - Final Current Position**

Where we are now:

WDF needs a management system and infrastructure platform that can manage many programmes, but with a special deep workflow for the church wing.

The church wing is the most complex because it combines:

- Church onboarding
- Payments
- Compliance
- Digital provisioning
- Church management system deployment
- Member capture
- Product cover
- Funding eligibility
- Stipends
- Bursaries
- Clinics
- Equipment
- Renovations
- Impact reporting

The system should be built around the 8 stages, with each stage having its own module, rules, data, and automation.

The biggest technical direction is:

**Build a multi-tenant SaaS platform with a workflow engine and provisioning engine.**

Not a basic CRM.

Not spreadsheets.

Not one container per church.

Not manual tracking.

The system must be able to answer, at any time:

- Which churches applied?
- Who paid R350?
- Who is inside the 14-day R3,500 window?
- Which churches have paid R3,500?
- Which Phase 1 tasks are complete?
- Which Phase 2 tasks are complete?
- Which churches have active member systems?
- How many members and households are captured?
- Which beneficiaries need funding?
- Do they have funeral and healthcare cover?
- Which support is approved, blocked, or released?
- Who verified each milestone?
- What evidence exists?
- What is the performance by province, region, ward, church, and officer?

The final architecture direction is:

**WDF Management Platform = workflow + payments + compliance + provisioning + church system + product cover + funding gates + reporting.**

That is the machine we are now preparing to design properly.