

# CowFund

*a hand up, not a hand out*

## Happy Birthday, Lizzie!

In celebration of the day upon which the world was graced  
with Lizzie's presence,

## Fred & Mary

Have presented her with the perfect gift –  
a CowFund Gift-Cow!



### C.U.D

(CowFund Underwriting Declaration)

**100% of your donation goes to the beneficiary** – CowFund has no administrative costs because it is run by volunteers and auspiced by Grameen Australia.

**Your donation is put to maximum affect** – CowFund supports carefully vetted micro-credit enterprises (see [www.grameenfoundation.org](http://www.grameenfoundation.org))

**By supporting CowFund you are contributing to a better world.**

**NB: No cows were harmed in the giving of this gift!**

[www.cowfund.org](http://www.cowfund.org)