



Ship Financing in Germany: A possible Area of Application for Islamic Finance?

Gregor Sahler

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Master's Thesis from the year 2011 in the subject Business economics - Investment and Finance, grade: 1,3, University of Hamburg, language: English, abstract: The beginnings of modern Islamic finance date back to the 1970s when some financial institutions in Egypt and the Middle East started to offer interest-free financial services in order to comply with the rules laid down in the Sharia. Services, however, were not yet totally Sharia-compliant. Besides a lack of the necessary infrastructure and trained staff, a commonly accepted definition of what constitutes Sharia-compliance was missing. Even today, opinions differ widely if certain presumably Sharia-compliant financial products really deserve the branding. Nevertheless, a wide array of Islamic financial products ranging from home financing to insurance are nowadays available. Though the industry is currently managing Sharia-compliant assets of USD 895 billion, Islamic finance certainly must still be considered as niche market. However, globalization in general and the flow of funds into Muslim oil producing countries in particular could further strengthen the position of Islamic financial products. In comparison, the concept of joining forces to finance ships dates back to the 16th century. Only few could afford to individually provide all the funds needed to finance an entire vessel. Although financing schemes in the shipping industry have become more sophisticated over the centuries, the basic strategy to put the financial risks on many shoulders has prevailed until today.
As this work will point out, sharing risks and rewards along with a strong emphasis on asset-backed financing are the key features of both, Islamic and shipping finance. Therefore, using Islamic financing techniques to fund vessels, at least at first glance, does not seem to be far-fetched. Indeed, a few presumably Sharia-compliant ship financing schemes have been implemented in the past. To my knowledge, however, no scientific research about the expedience of linking Islamic finance to funding ships has been provided yet. Thus, this work aims at analyzing the feasibility of connecting these two fields with each other.

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