

摘要

我国作为传统的农业大国，党中央一直以来高度重视“三农”工作，在2004年到2023年发布的中央一号文件中连续二十年聚焦于“三农”议题。当前，随着我国在工业化、信息化、城镇化和农业现代化方面的持续进展，农村劳动力的转移规模逐渐扩大，农业的物质技术装备水平也在稳步提升。同时，农村土地流转的速度明显加快，这使得发展适度规模的农业经营成为了不可避免的趋势。在此背景下各类金融机构创新开发金融产品，大力支持农村土地流转的发展，其中应用最广的就是“农地+”金融支持创新模式（以下简称“农地+”模式）。但该模式在应用中仍存在一定问题，而NF银行的“农地+”模式在政策优势下对原有模式进行了优化，通过优化后的模式应用了积累了较多的实践经验，对NF银行的优化策略研究有助于我国农村土地流转“农地+”模式的进一步完善。

本文在研究“农地+”模式优化时，首先，对农村土地流转及金融支持、“农地+”模式的概念进行了解释，并就后续分析所涉及的企业社会责任理论、规模经济理论、金融创新理论、企业战略管理理论等进行了阐述。其次，本文通过搜集官方发布的土地流转相关数据、设计土地流转背景调查问卷等方法，通过使用专业软件，对数据进行了图表、相关性、回归等量化分析，证明了当前“农地+”模式的快速发展及政策性背景，并在此基础上对“农地+”模式面对的问题及成因进行了深入剖析，找到从市场准入到风险控制再到金融创新性等多方面影响因素。再次，本文介绍了NF银行“农地+”模式的优化策略，并选取了NF银行C区的“农地+”模式典型项目，对优化后的模式进行了介绍，通过更直观的方式来展现NF银行“农地+”模式的优化表现。最后，结合对NF银行C区“农地+”模式的优化效果进行评价，针对当前农村土地流转政策性背景的特点，从外部因素角度入手，采用外部因素评价矩阵模型分析NF银行“农地+”模式对机会和威胁因素反应的敏感度，从企业社会责任、规模化经济、金融创新角度评价NF银行“农地+”模式的优化效果，证明其能够实现对当前“农地+”模式的优化完善，并给出了相应的的对策建议。

本文基于对NF银行“农地+”模式的优化分析，对于完善“农地+”模式从政策、模式、合作三个方面给出了三位一体的解决方案。以政策支持为前提，政府机构加大对

“农地+”模式的政策的扶持力度，鼓励各类金融机构积极参与其中；以创新模式为关键，金融机构应针对市场情况制定更加多元化、灵活和有针对性的“农地+”模式优化方案；以多方合作为途径，各参与方在“农地+”模式应用中开展跨机构合作，实现优势互补。这也将在今后对我国“农地+”模式的优化完善，促进农村土地流转加速、金融支持创新的持续发展和各参与方的积极性调动起到重要意义，为我国农业现代化、规模化经营起到推动作用。

关键词：农村土地流转 农地+ 金融创新 外部因素

Abstract

As a traditional agricultural power, China's Party Central Committee has always attached great importance to the work related to "agriculture, rural areas, and farmers" (known as the "Three Rural Issues"). From 2004 to 2023, the No. 1 Central Document consecutively focused on the "Three Rural Issues" for twenty years. Currently, with China's continuous progress in industrialization, informatization, urbanization, and agricultural modernization, the scale of rural labor transfer is gradually expanding, and the level of agricultural material technology and equipment is also steadily improving. At the same time, the speed of rural land circulation has significantly accelerated, making the development of agricultural operations with moderate scale an inevitable trend. Against this backdrop, various financial institutions have innovatively developed financial products to vigorously support the development of rural land circulation, among which the "Farmland +" financial support innovation model (hereinafter referred to as the "Farmland +" model) is the most widely applied. However, there are still some issues in the application of this model. NF Bank's "Farmland +" model, optimized under the advantage of policies, has accumulated considerable practical experience through its refined version. The research on NF Bank's optimization strategy will contribute to the further improvement of China's "Farmland +" model for rural land circulation.

In studying the optimization of the "Farmland+" model, this paper first explains the concepts of rural land circulation and financial support, as well as the "Farmland+" model. It also elaborates on the theories related to subsequent analysis, including corporate social responsibility theory, economies of scale theory, financial innovation theory, and enterprise strategic management theory. Secondly, through collecting officially released data on land circulation, designing questionnaires on the background of land circulation, and using professional software to conduct quantitative analysis such as charts, correlation, and regression, this paper proves the rapid development and policy-driven background of the current "Farmland+" model. Based on this, the paper conducts an in-depth analysis of the problems faced by the "Farmland+" model and their causes, identifying various influencing factors ranging from market access to risk control to financial innovation. Thirdly, this paper introduces the optimization strategy of NF Bank's "Farmland+" model and selects a typical

"Farmland+" model project in District C of NF Bank to illustrate the optimized model. This provides a more intuitive way to demonstrate the optimized performance of NF Bank's "Farmland+" model. Finally, by evaluating the optimization effect of the "Farmland+" model in District C of NF Bank, this paper analyzes the sensitivity of NF Bank's "Farmland+" model to opportunities and threats using the External Factor Evaluation (EFE) Matrix Model from the perspective of external factors, considering the characteristics of the current policy-driven background of rural land circulation. The paper evaluates the optimization effect of NF Bank's "Farmland+" model from the perspectives of corporate social responsibility, economies of scale, and financial innovation, proving that it can achieve the optimization and improvement of the current "Farmland+" model. The paper also provides corresponding countermeasures and suggestions.

Based on the optimization analysis of NF Bank's "Farmland+" model, this paper proposes a tripartite solution for improving the "Farmland+" model from three perspectives: policy, model, and cooperation. Taking policy support as the premise, government agencies should increase policy support for the "Farmland+" model and encourage various financial institutions to actively participate. With innovative models as the key, financial institutions should develop more diversified, flexible, and targeted "Farmland+" model optimization solutions based on market conditions. Utilizing multi-party cooperation as a means, all participants should engage in cross-agency collaboration in the application of the "Farmland+" model to achieve complementary advantages. This will play a significant role in the future optimization and improvement of China's "Farmland+" model, promoting the acceleration of rural land circulation, the sustainable development of financial support innovation, and the mobilization of the enthusiasm of all participants. It will also contribute to the promotion of agricultural modernization and large-scale agricultural operations in China.

Key Words: Rural land circulation Farmland + Financial innovation External factors

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