

Instructions how to get started with using Merit Aktiva

This guide will help you get started with using the cloud version of Merit Aktiva.

You can always ask for help from our free customer support by calling 776 9333, writing in chat, or sending an email to klienditugi@merit.ee.

The guide provides a general sequence of steps numbered in **blue text**, followed by a detailed explanation of the actions. We recommend using the Google Chrome browser to work with Aktiva.

1. Register as a user on our website <https://www.eng.merit.ee/>
2. Log in to Aktiva
3. Add a company and select a configuration
4. Add company details and bank account(s)
5. Organize the chart of accounts
6. Import customers, suppliers, stock articles, fixed assets
7. Enter opening balances

Registering as a user

You can register as an Aktiva user on the website - [Merit Tarkvara](https://www.eng.merit.ee/). Clicking on the **“Try it for free”** button opens a page where you will be asked for your name and email address. Your email address will be your username when you log in to the program.

Merit Tarkvara

MERIT AKTIVA MERIT PALK SUPPORT ABOUT THE COMPANY CONTACT LOG IN

Create a Cloud Aktiva user account and try it yourself

Creation of an account is very simple. Enter your e-mail address and name, and optionally your telephone number. When you press the "Create an account" button we will send you an e-mail. Click on the activation link in the e-mail, and you will be able to choose a secure password for yourself and activate the account. You will then be able to enter Aktiva with your e-mail address and password.

Email *

Name *

Phone

I have read and I agree to the [terms of use](#)

CREATE NEW ACCOUNT

When all the required fields are filled in press

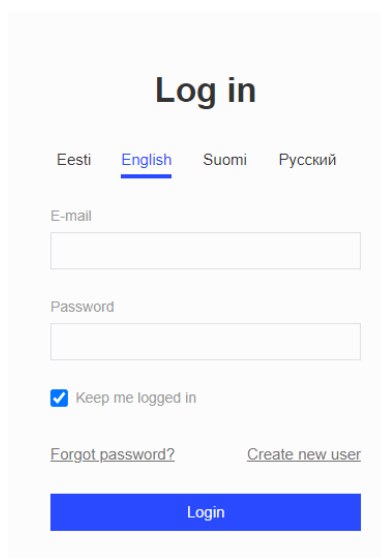
CREATE NEW ACCOUNT

A letter will be sent to your email address containing a link to activate your user account. By clicking on the link, a page will open where you can create and confirm your password, which you can use to log into the program in the future.

With the created user account, you can log into both Merit Aktiva and Merit Palk.

Entering Aktiva

The next time you log into Aktiva, you will be asked for your email address and password.

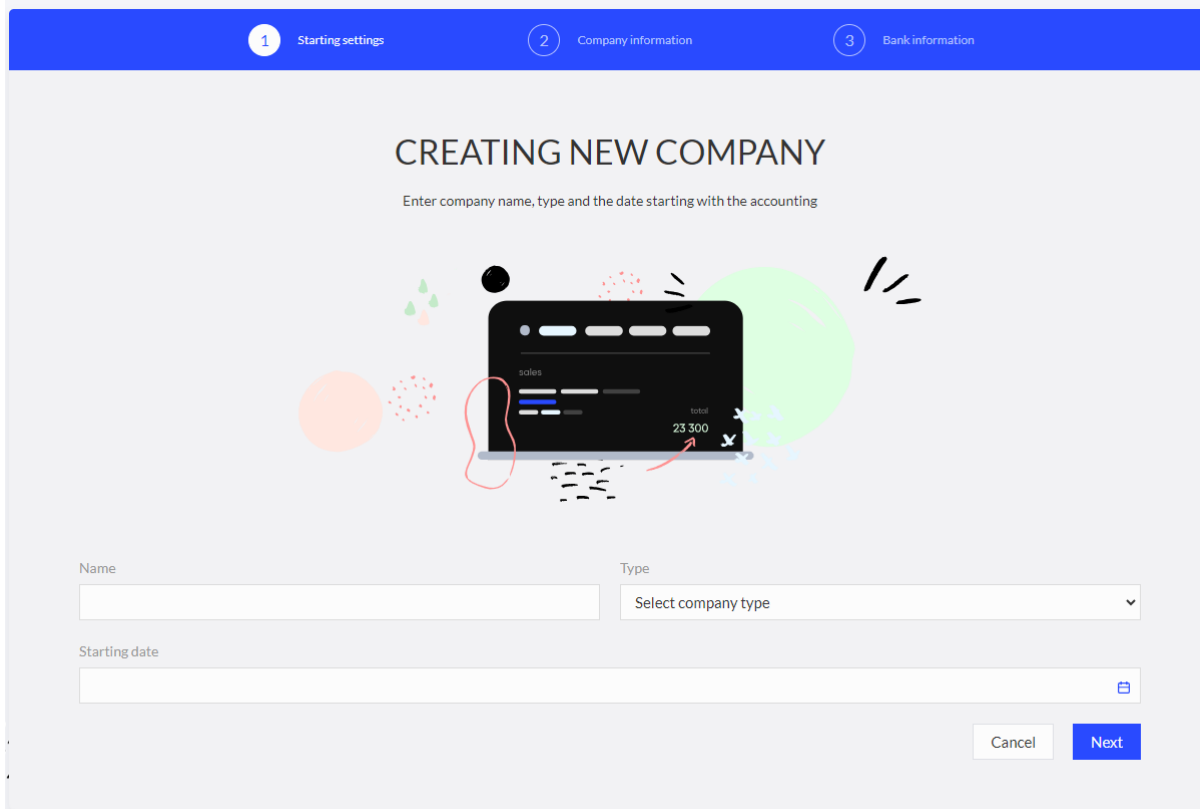


The screenshot shows a login form titled "Log in". At the top, there are language selection options: "Eesti", "English" (which is underlined in blue), "Suomi", and "Русский". Below these are two input fields: "E-mail" and "Password". Under the password field, there is a checked checkbox labeled "Keep me logged in". At the bottom of the form, there are two links: "Forgot password?" and "Create new user". A blue "Login" button is positioned at the very bottom of the form.

The checkbox on the line "Keep me logged in" allows the user to stay logged into Aktiva even after closing the internet browser.

Adding a company and selecting the initial setup

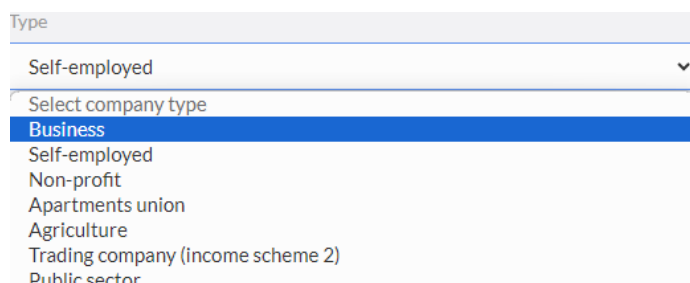
The first time you log into Aktiva, you need to create a new company database. Adding a new company starts with entering general data.



First, enter the company name, select company type, and the start date of accounting.

When adding a new company, an automatic query is made to the Business Register. When you start entering the name of the new company in the company name field, the program will start offering companies with similar names. By clicking on the appropriate name, the registry code, VAT number, and address fields are automatically filled in.

Choose the type of company. The selected company type determines the initial setup of the added database (chart of accounts, articles, statement of profit or loss/report of revenues and costs).




- Business - uses profit and loss statement scheme 1, corresponding chart of accounts, articles set up according to the chart of accounts, business statement of financial position, and cash flow statement using the direct method.

- Self-employed - a chart of accounts that takes into account entries for declaring income from a resident individual's business, articles set up according to the chart of accounts, business statement of financial position, and profit and loss statement scheme 1.
- Non-profit organization – a chart of accounts suitable for non-profit associations and foundations, statement of financial position for a non-profit unit, report of revenues and costs, and cash flow statement.
- Apartment union - a chart of accounts suitable for an apartment association, articles set up according to the chart of accounts, statement of financial position for a non-profit unit, report of revenues and costs, and cash flow statement.
- Agriculture - an agricultural company's chart of accounts, items set up according to the chart of accounts, an income statement suitable for an agricultural company, statement of financial position, and cash flow statement.
- Trading company (profit and loss scheme 2) - uses profit and loss statement scheme 2, corresponding chart of accounts, articles set up according to the chart of accounts, business statement of financial position, and cash flow statement using the direct method.
- Public sector - contains a chart of accounts and classifiers established by general rules for public sector companies: transaction partner, activity area, source, cash flow.

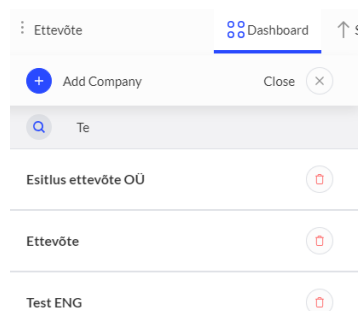
The saved initial setup or company type cannot be changed after creating the company. To change the selected company type, you need to add a new database and select a suitable initial setup.

The start date of accounting is also the date you start working in Aktiva. Based on the start date of accounting, the program marks the date for entering opening balances as the day before the start date. You can change the opening balance date later if necessary. For example, if you enter January 1, 2023 as the start date of accounting, then December 31, 2022 is marked as the opening balance date (in Settings -> Financial Settings -> Opening Balances).

Press the button  .

In Aktiva you can do accounting for an unlimited number of companies. To add new company you need to click on the company name on your desktop. A drop-down menu with a list of companies saved in the program will open where you can select to  Add Company .

If many companies have been added to the program, you can facilitate opening a specific company by writing the name or part of the name of the company you are looking for in the search field in the header of the list of companies. In this case, companies with names or parts of names entered in search will be displayed in the list of companies from which you can choose a suitable one.



Entering company data and bank account(s)

After saving the company name, type of company, and start date, fill in the fields with company data.

The screenshot shows the 'Company information' step in a settings application. The interface has a blue header with three steps: 1. Starting settings, 2. Company information (active), and 3. Bank information. The main content area is titled 'Company information' and contains several input fields and checkboxes. The 'Company name' field contains 'Your company name'. The 'Physical entity' checkbox is unchecked. The 'Reg. No.' field contains '11111111'. The 'Identification code' field is empty. The 'VAT Identification number' field contains 'EE11111111'. The 'VAT payer' dropdown menu is set to 'Yes'. Below this, the 'Company address' section includes fields for 'Address', 'City', 'ZIP', and 'County', all of which are empty. The 'Country' dropdown menu is set to 'ESTONIA'. The 'Company contact info' section includes fields for 'Phone', 'Mobile', 'E-mail', and 'Homepage', all of which are empty. There are two checkboxes: 'Company is using an approval round' (unchecked) and 'Enter readings in contracts' (unchecked). At the bottom right, there are three buttons: 'Cancel', 'Back', and 'Next'.

It's important to have a registry code and data on VAT liability. By default, the program selects Estonia as the country, which you can change if necessary.

You can correct, supplement, and add company data later in Settings -> Company Data -> Company Data.

By pressing the **Next** button, a worksheet for entering bank data will appear on the screen.

The screenshot shows the 'Bank information' step in a settings application. The interface has a blue header with three steps: 1. Starting settings, 2. Company information, and 3. Bank information (active). The main content area is titled 'Last step' and contains a message: 'Enter bank details. When saving, the account related to this will be added automatically to your Cart Of Accounts.' Below this message is a colorful illustration of a calculator, a smartphone, and a banknote. The form contains several input fields and a dropdown menu. The 'Name' field contains 'LHV'. The 'Description' field contains 'LHV'. The 'Currency' dropdown menu is set to 'EUR'. The 'Account number (IBAN)' field is empty. The 'SWIFT / BIC' field is empty. At the bottom right, there are three buttons: 'Cancel', 'Back', and 'Save'.

Be sure to enter the IBAN. When adding a bank account number, the SWIFT code is automatically filled in, which is identified by the IBAN.

If the company has more than one bank account, the remaining bank accounts can be added in Aktiva under **Payments -> Banks -> Add Bank**.

When saving new bank accounts, the program automatically adds a new ledger account to the chart of accounts.

Users and License

Aktiva users are divided into three groups:

1. master user,
2. full-rights additional users (paid, only in Aktiva Pro and Premium packages),
3. limited rights additional users (free).

You can find information about users in the menu Settings -> Company Data -> Users. There you can add new users and change user rights.

The person who adds a new company is the master user, who can add new users to the company. An added user only sees that company to which they have been added as a user.

In all Aktiva packages (free, Standard, Pro, and Premium), you can add limited rights additional users for free. Limited rights additional users can perform sales-related activities, primarily issue sales invoices. They have access to activities in the sales menu, except for quotes, sales orders, and prepayment invoices. Free users can make sales invoices, add and change customer, article data, and make sales-related reports. In addition, some sales-related settings are open in the settings menu.

Full-rights additional user licenses can be purchased in addition to the Aktiva Pro and Premium package. The full-rights additional user has access to those companies where the master user has assigned them as a user. The full-rights additional user has access to all menu items, but at the same time, the master user has the option to set viewing and changing rights for additional users at different menu items and activities.

In case of multiple users, it is possible to identify the transaction maker because each transaction saves the user's email address.

You can view information about the license in Settings -> Company Data -> License Key Information.

License rights apply according to the master user of the company.

Financial Year

By default, the financial year in the program is the calendar year from January 1 to December 31. If the added company's financial year differs from the calendar year, you can change the period in the menu **Settings -> Financial Settings -> Financial Years**.


To change, open the card of the financial year to be changed and correct the start and/or end dates of the financial year.



Financial Years Close

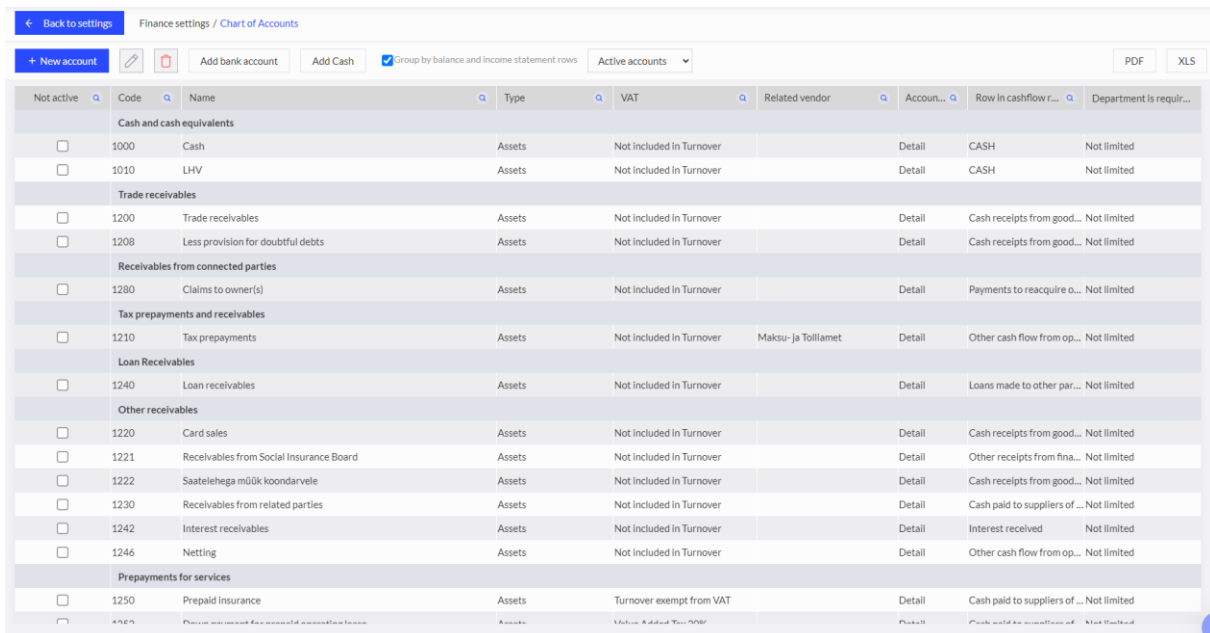
Start: 01.01.2023 End: 31.12.2023 Active

Save Cancel



To add a new financial year, click on the button + New financial year. Financial years that are outside your company's operating period can be deleted by clicking on the delete button .

Organizing the chart of accounts

Before entering the opening balances, please review the chart of accounts (**Settings -> Financial Settings -> Chart of Accounts**) and make sure that all necessary accounts for entering opening balances are present and active in the chart of accounts. If necessary, add new accounts.



← Back to settings Finance settings / Chart of Accounts

+ New account   Add bank account Add Cash Group by balance and income statement rows Active accounts PDF XLS

Not active	Code	Name	Type	VAT	Related vendor	Account	Row in cashflow r...	Department is requir...
Cash and cash equivalents								
<input type="checkbox"/>	1000	Cash	Assets	Not included in Turnover		Detail	CASH	Not limited
<input type="checkbox"/>	1010	LHV	Assets	Not included in Turnover		Detail	CASH	Not limited
Trade receivables								
<input type="checkbox"/>	1200	Trade receivables	Assets	Not included in Turnover		Detail	Cash receipts from good...	Not limited
<input type="checkbox"/>	1208	Less provision for doubtful debts	Assets	Not included in Turnover		Detail	Cash receipts from good...	Not limited
Receivables from connected parties								
<input type="checkbox"/>	1280	Claims to owner(s)	Assets	Not included in Turnover		Detail	Payments to reacquire o...	Not limited
Tax prepayments and receivables								
<input type="checkbox"/>	1210	Tax prepayments	Assets	Not included in Turnover	Maksu- ja Tolliamet	Detail	Other cash flow from op...	Not limited
Loan Receivables								
<input type="checkbox"/>	1240	Loan receivables	Assets	Not included in Turnover		Detail	Loans made to other par...	Not limited
Other receivables								
<input type="checkbox"/>	1220	Card sales	Assets	Not included in Turnover		Detail	Cash receipts from good...	Not limited
<input type="checkbox"/>	1221	Receivables from Social Insurance Board	Assets	Not included in Turnover		Detail	Other receipts from fina...	Not limited
<input type="checkbox"/>	1222	Saatelehega müük koondarvele	Assets	Not included in Turnover		Detail	Cash receipts from good...	Not limited
<input type="checkbox"/>	1230	Receivables from related parties	Assets	Not included in Turnover		Detail	Cash paid to suppliers of ...	Not limited
<input type="checkbox"/>	1242	Interest receivables	Assets	Not included in Turnover		Detail	Interest received	Not limited
<input type="checkbox"/>	1246	Netting	Assets	Not included in Turnover		Detail	Other cash flow from op...	Not limited
Prepayments for services								
<input type="checkbox"/>	1250	Prepaid insurance	Assets	Turnover exempt from VAT		Detail	Cash paid to suppliers of ...	Not limited
<input type="checkbox"/>	4969	Prepayment for prepaid pension fees	Assets	Value Added Tax (VAT)		Detail	Cash paid to suppliers of ...	Not limited

To add new account, click + New account.

You can also use the copy function of an existing account to add a new account. To do this, open the account card in the chart of accounts that you want to use the settings of on the new

account and click [Copy](#) . On the new account card, enter the account code and adjust the name, then save the new account card.

Choose the code for the added account in such a way that it does not change the logical structure of the rest of the chart of accounts. Therefore, before creating an account, you should know the type of account (assets, liabilities and equity, income, expenses) and balance sheet/income statement line.

Dimension	Required	Dimension value
Kulukoht	Not limited	
Projekt	Not limited	

If the company's activities are divided into different sectors, it is advisable to add sales revenue accounts by sector. The classification of sales revenues required when submitting an annual report according to EMTAK code should be followed.

Depending on the different needs of companies, it is possible to change accounts in the chart of accounts both active and inactive. I.e., if there is a check mark in front of an account in the list of accounts in the chart of accounts, this account is not active and will not be displayed when entering opening balances. Inactive accounts cannot be used. If necessary, make the account active in the chart of accounts by removing the check mark from the account line.

Pay attention to adding new bank accounts and cash registers to the chart of accounts. To add a bank account and cash register, select [Add bank account](#) or [Add Cash](#) . The program automatically adds the account number and sets it as a payment method for using the bank/cash register.

Data import

The data import described in the following chapter is necessary only if you want to transfer the data from your previous accounting program. You can import customer, supplier, stock articles and fixed asset lists, opening balances, customer and supplier debt balances by invoice into Aktiva. The source data must be in predefined structured Excel files. **To import data, table headers must be in Estonian.**

Import of Customers and Suppliers

For a more convenient entry of opening balances related to customers and suppliers, add the customer and supplier lists beforehand.

To add customers and suppliers, we recommend using data import (**Settings -> Finance Settings -> Data Import -> Customer Import/Supplier Import**).

After importing customer and supplier data, Aktiva has customer and supplier lists that you can use in future purchase and sales invoices.

Customer and supplier lists can be imported several times. During import, the data of those customers/suppliers whose name in the Excel file matches with an existing name will be overwritten.

Import of items

You can import items into Aktiva for which inventory accounting is kept (Settings -> Finance Settings -> Data Import -> Import items). Adjust the accounts of imported items according to the Aktiva chart of accounts and if necessary add new accounts.

Organize the import file before importing.

Articles are imported from an Excel file, where the column headers must match the import file description.

Kood	EAN kood	Nimetus	Ingliskeelne nimetus	Tüüp	Aktiivsus	Ühik	Müügihind	Viimane ostuhind	Müügikonto	Ostukonto / Laokonto	Kauba kulukonto	Käibemaks	Artikli grupp:	Allahindluse määr (%)	Ladu
LK11	47754805	Laokaup 1 - kaubad	Ingliskeelne nimetus	Laokaup	Müügi- ja ostuarvetes	tk	10,00 €	3,00 €	3000	1340	4000	erikord kasum 20%		0,00 €	1
LK112		Laokaup 2 - tooraine, materjal		Laokaup	Müügi- ja ostuarvetes	tk	0,00 €	0,00 €	3000	1310	4002	20%		0,00 €	2

Translation of the headers: *kood – code, EAN kood – EAN code, nimetus – name, ingliskeelne nimetus – name in english, tüüp – type, aktiivsus – activity, ühik – unit, müügihind – sales price, viimane ostuhind - last purchase price, müügikonto – sales account, ostukonto/laokonto – stock account code, kauba kulukonto - cost of sales account, käibemaks – VAT, artikli grupp – item group, allhindluse määr – discount, ladu - stock*

Items are imported **without quantities**.

Fixed assets import

Fixed assets are imported from an Excel file, where the column headers must match the import file description (**Settings -> Finance Settings -> Data Import -> Import Fixed Assets**).

You can import assets from Excel if the file has following columns: Number, Name, Purchase value, Residual value, % rate, purchase date, depreciation start, asset account, cost centre, project, location, responsible employee. If you are not using departments, projects and cost centres in depreciation then don't add those columns to the file. Other columns are required.

The “depreciation start date” column should indicate the date from which depreciation accounting for fixed assets is done in Aktiva.

Select the fixed asset account number according to the Aktiva cloud version chart of accounts. Before selecting an account for a fixed asset, review the fixed asset groups (Settings ->

Dimensions -> Fixed Asset Groups) and classify the fixed assets accordingly. Make sure that the fixed asset accounts are the same in both the general ledger and the list of fixed assets. You can modify and add to the fixed asset groups as needed.

Data import with Merit Aktiva Excel Files

When importing data, you can use Excel files compiled in Merit Aktiva. Import files can be compiled in the menu:

- Fixed Assets -> Fixed Assets -> xls
- Sales / Purchase / Warehouse -> Articles -> xls (*you can import articles of all types, except cost sharing*)
- Sales -> Customers -> xls
- Sales -> Customer Debt Report-> xls
- Purchase -> Supplier -> xls
- Purchase -> Purchase and Tax Debt Report (debt type “debts to suppliers”) -> xls

Data import must be done in the menu Settings -> Finance Settings -> Data Import.

From the Data Import menu you are able to import:

- Customers
- Suppliers
- Articles
- Fixed Assets

Sales and purchase invoice opening balances are imported in the menu Settings -> Finance Settings -> Opening Balances.

- Opening Balances -> Sales Invoices -> Sales Invoice Opening Balance Import.
- Opening Balance -> Purchase Invoices -> Purchase Invoice Opening Balance Import.

Enter opening balances

To enter opening balances, go to **Settings -> Finance settings -> Opening balances.**


Invoices		Bills		Debts to reporting entities		Fixed asset	
Customer prepayments		Vendor prepayments		Reporting entity claims			

Starting balance date
31.12.2022

Import starting balances for accounts

Account	Account Name	Debit	Credit
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You can add files to opening balances, i.e., documents on which the data has been entered. For example, for the opening balances of ledger accounts, you could add a statement of financial position and a profit and loss statement on which the opening balance entry has been made. You can add files to the opening balances of ledger accounts, sales invoices, purchase

invoices, reporting persons' liabilities, and fixed assets. To add a file to opening balances, click on the button . All file formats are suitable (PDF, JPG, PNG, DOC, XLS, etc.). You can add original documents with one file. If there are multiple documents to be added, hold down the Shift key when selecting documents in the list (to select a range of documents) or Ctrl key (to select individual separate documents) from your computer's saved document folder.

Documents added with a file are saved in the program's database. When viewing documents, they are loaded into your computer beforehand.

The opening balances of ledger accounts must be entered as of the day before work begins.

For example, if you start using Aktiva on 01.01.2023, enter the opening balances as of 31.12.2022.

The account "Profit (loss) for the year" cannot have an opening balance entered because the program automatically makes an entry at the end of the year and transfers the amount of "Profit (loss) for the year" to the account "Retained earnings". The program finds the annual profit by subtracting expenses from revenues. Therefore, it is necessary to enter all revenue and expense account balances into opening balances. The opening balances of ledger accounts can be imported with an Excel file. To import them, click on

[Import starting balances for accounts](#)

The column headings for the file are next: account, debit, credit, cost centre, project.

If there is a need to import amounts with dimension values, add a separate account line for each value. The column title must match the name of the dimension and there must be a dimension value code on each row.

Konto	Deebet	Kreedit	Kulukocht	Projekt
3000		100,00	KL1	
3000		20,00		PR1
4000	120,00			

Translation of the headers: *konto – account, deebet – debit, kreedit – credit, kulukoht – cost centre, projekt - project*

When entering the opening balances of ledger accounts, there is a control function in the program. At the bottom of the table for entering opening balances, the sums on both the debit and credit sides are added. The sums entered for debit and credit sides are visible in real-time in the respective ledger accounts, as well as the difference between them.

Debit total	Credit total
<input type="text" value="76 100,00"/>	<input type="text" value="79 322,00"/>
<input type="text" value="-3 222,00"/>	
Save	

When entering the opening balances of ledger accounts, the program allows you to save them only when the entry is balanced.

Since the opening balances of ledger accounts for customers, suppliers, and reporting persons are reflected in a summary amount, in addition to account balances, specific invoice balances for customers, suppliers, and reporting entities must be added separately.

- Sales invoices - enter the outstanding invoices of customers by invoice or import these from a file.
- Customer prepayments.
- Bills – enter unpaid invoices to suppliers or import the unpaid purchase invoices from file.
- Vendor prepayments.
- Liabilities to reporting entities.
- Reporting entity claims.

Each card is associated with a specific ledger account. The program checks the accuracy of the entered data by reflecting the amount indicated in the ledger and the difference between the entered data.

When adding initial data related to customers, suppliers, and reporting entities, use previously imported lists of customers and suppliers. If necessary, you can add missing customers, suppliers, and reporting entities directly to the document.

To import unpaid customer invoices into opening balances, customer data must be imported or entered into the program beforehand.

If you create an import file for unpaid customer invoices yourself, the required columns in the Excel file are as follows:

Klient	Dokument	Kuupäev	Maksetähtaeg	Tasumata	Valuuta
OÜ Sinine	1002	25.12.2020	05.01.2021	40,32	EUR

Translation of the headers: *klient – client, dokument – document, kuupäev – date, maksetähtaeg – due date, tasumata – unpaid, valuuta - currency*

To import sales invoices into opening balances, go to Settings -> Finance settings -> Opening balances and click on “Invoices” on the “Opening balances” page. Click on the button

Import beginning balances for invoices

and select the file you want to import from your computer.

After importing the file, press **Save** .

Importing unpaid customer invoices does not overwrite existing rows, but always adds data to new rows. Therefore, if you want to add additional rows to an existing list of unpaid sales invoices, the imported file must contain only those invoices that have not yet been entered in the opening balances.

To import unpaid supplier invoices, a list of suppliers must be entered or imported beforehand. If you are bringing unpaid supplier invoices into opening balances from another program, create an import file in Excel with the following columns:

Hankija	Dokument	Viitenumber	Kuupäev	Tähtaeg	Tasumata	Valuuta	Kurss	Osakond
Tarnija 2	123456	1232	11.08.2022	30.09.2022	800	EUR		os1
Tarnija 1	78910	4569	15.12.2020	10.01.2021	150	USD	1,1	os2

Translation of the headers: *hankija – supplier, dokument – document, viitenumber – reference, kuupäev – date, töhtaeg – due date, tasumata – unpaid, valuuta – currency, kurss – rate, osakond – department*

To import unpaid supplier invoices into opening balances, go to Settings -> Finance settings -> Opening balances and click on “Bills” on the “Opening balances” page. To import the list of bills, click on the button **Import beginning balances for invoices** and select the file you want to import from your computer. After importing the file, press **Save**.

Importing unpaid supplier invoices does not overwrite existing rows, but always adds data to new rows. Therefore, if you want to add additional rows to an existing list of unpaid purchase invoices, the imported file must contain only those invoices that have not yet been entered in the opening balances.

To enter the opening balances of fixed assets, you can either:

- 1) Import data (**Settings -> Finance settings -> Data import -> Fixed assets import**), or
- 2) enter data on the opening balances of fixed assets page (**Settings -> Finance settings -> Opening balances -> Fixed assets**).

GL account starting balances		Invoices		Bills		Debts to reporting entities		Fixed asset
		Customer prepayments		Vendor prepayments		Reporting entity claims		
Tracking number	Name	Purchase price	Purchase date	Depreciation start date	Residual value	Fixed asset group		
		0,00			0,00			

Before entering the opening balances of fixed assets, review the fixed asset groups (**Settings -> Dimensions -> Fixed asset groups**) and classify your fixed assets accordingly. The fixed asset accounts must be the same in both the ledger and the list of fixed assets. You can modify and add fixed asset groups as needed.

Entering opening balances to stock articles

To enter the opening balances of stock items, you must add the quantities of stock items as an additional stock income (**Stock -> Stock transactions -> Add new stock transaction -> Select type Incoming**). Select the day after entering the opening balances as the date of stock income. For example, if you entered the opening balances on 31.12.2022, the date of stock income is 01.01.2023.

In the stock income document, add all items and their quantities in stock. In the account item row, select the inventory account on which the specific inventory item is reflected. For example, if the inventory account for inventory items (on the item card) is 1340 – merchandise, then when entering opening balances for stock items, also select 1340 - merchandise as the account item on the item row.

Date	01.08.2023	Type	Incoming			
Stock	Unfada	Notes				
Document	ST-1					
Item / Service	Description	Quantity	Unit	Price	Amount	Account
001	Manufacturer, product name	5,000	pcs	50,00	250,00	1340 - Merchandise
New line						
Copy						
<input type="button" value="Save"/> <input type="button" value="Save & create new"/> <input type="button" value="Cancel"/>						

When reflecting stock income as an opening balance, an intra-account entry must be created:

- D 1340 merchandise
- K 1340 merchandise

because the monetary value of stock items is entered as a ledger entry to account 1340.

The Standard package of Aktiva allows one stock to be used, while Pro and Premium packages allow multiple stocks to be used. You can add new stocks from Settings -> Dimensions -> Stocks -> New stock. If articles are in several different stocks according to the company's activities, enter opening balances also in different stocks.

If you have any additional questions or require further assistance, please don't hesitate to reach out to our free customer support by calling 776 9333, writing in chat, or sending an email to klienditugi@merit.ee.