REPORT

PageSpeed Insights

https://www.encore-funding.com/

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Comprehensive overview of PageSpeed audit sections and key findings

WHITE LABEL IQ™

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7. Technical Summary

Executive Summary

PageSpeed Insights Report

Performance Overview

This PageSpeed Insights audit was conducted on <u>https://www.encore-funding.com/</u> using Lighthouse v10.0.0 on **September 10, 2025**. The audit evaluated **Performance** in detail across both desktop and mobile devices, while **Accessibility, Best Practices, and SEO** are summarized with overall scores. Core Web Vitals assessments are based on real user experience data collected over the past 28 days.

Provides a high-level benchmark of the site's overall health, highlighting key strengths and surfacing improvement opportunities. Serves as a baseline for tracking progress and ensuring the site continues to deliver a fast, accessible, and search-optimized experience.

Performance & Key Scores

Website Health Benchmark – Desktop

Performance Scores

PERFORMANCE	ACCESSIBILITY
100	**89**

SEO	BEST PRACTICES
85	**100**
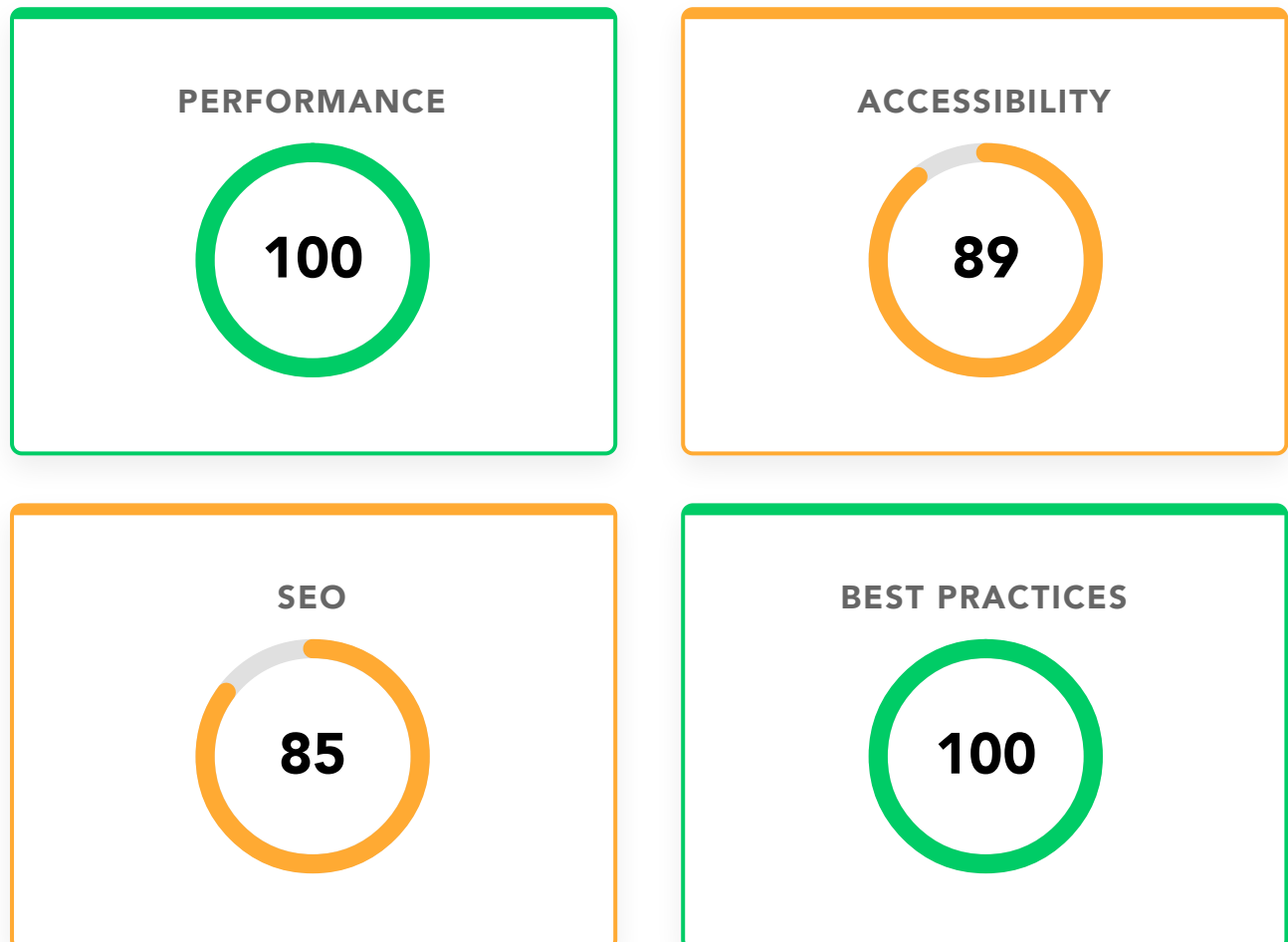
Scores Overview

The scores shown above represent the **Desktop** Lighthouse audit results for **Performance, Accessibility, Best Practices, and SEO**. Performance reflects detailed metrics such as page load speed, interactivity, and visual stability. Accessibility, Best Practices, and SEO are summarized as overall scores. These values provide a quick benchmark of the site's technical health on desktop devices, following Google Lighthouse scoring standards.

▲ 0–49 (Poor)　■ 50–89 (Needs Improvement)　● 90–100 (Good)

Core Web Vitals Assessment

Real User Experience Data - Desktop

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✗ Core Web Vitals Assessment: Failed

Core Web Vitals Overview

This Core Web Vitals assessment is based on real user experience data collected over the past 28 days. It evaluates key metrics such as **Largest Contentful Paint (LCP), Interaction to Next Paint (INP),** and **Cumulative Layout Shift (CLS).**

These metrics provide insights into the site's loading performance, interactivity, and visual stability as experienced by actual users. Maintaining good Core Web Vitals is crucial for both user satisfaction and search engine ranking.

Largest Contentful Paint (LCP) – Measures *loading performance*. It reports how long it takes for the largest visible element (such as an image or headline) to appear on the screen. A good experience is ≤ 2.5 seconds.

Interaction to Next Paint (INP) – Measures *interactivity*. It tracks how quickly the page responds to user actions like clicks, taps, or keyboard input. A good experience is ≤ 200 ms.

Cumulative Layout Shift (CLS) – Measures *visual stability*. It tracks how much page elements unexpectedly shift during load. A good experience is ≤ 0.1.

Other Notable Metrics

First Contentful Paint (FCP) – Indicates *perceived load speed*. It measures how quickly the first text or image is rendered.

Time to First Byte (TTFB) – Measures *server responsiveness*. It shows how fast the server delivers the first byte of data to the browser.

Core Web Vitals Assessment

Real User Experience Data – Desktop

● Largest Contentful Paint (LCP)

2.2 s

- ● Good: 81%
- ● Needs Improvement: 11%
- ● Poor: 8%

● Interaction to Next Paint (INP)

45 ms

- ● Good: 98%
- ● Needs Improvement: 2%
- ● Poor: 0%

● Cumulative Layout Shift (CLS)

0.18

- ● Good: 48%
- ● Needs Improvement: 42%
- ● Poor: 11%

OTHER NOTABLE METRICS

● First Contentful Paint (FCP)

1.8 s

- ● Good: 76%
- ● Needs Improvement: 15%
- ● Poor: 9%

● Time to First Byte (TTFB)

0.0 s

- ● Good: 80%
- ● Needs Improvement: 15%
- ● Poor: 5%

Core Web Vitals Assessment

Real User Experience Data – Desktop

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Core Web Vitals Assessment (Field Data)

Status: **Failed**

Metric	Field Data	Status	Target
Largest Contentful Paint (LCP)	2.2 s	Pass	≤ 2.5s
Interaction to Next Paint (INP)	45 ms	Pass	≤ 200ms
Cumulative Layout Shift (CLS)	0.18	Fail	≤ 0.1
First Contentful Paint (FCP)	1.8 s	Pass	≤ 1.8s
Time to First Byte (TTFB)	0.0 s	Pass	≤ 0.8s

> **Note:** This assessment is based on real user data over the past 28 days. The site fails Core Web Vitals.

Lab Data Performance Metrics

Simulated load test in a controlled environment – Desktop

Understanding Lab Data (Desktop)

The following metrics are derived from **Lighthouse Lab Data**, which runs performance tests under controlled, simulated conditions. Unlike Core Web Vitals, which rely on real user field data, lab data provides reproducible diagnostics to identify specific performance bottlenecks. Each value is compared against **Google's recommended thresholds** to determine pass or fail status.

Specific Metrics Used

- **First Contentful Paint (FCP):** Time until the first text or image is rendered. Target ≤ 1.8s.
- **Largest Contentful Paint (LCP):** Time until the largest visible element is rendered. Target ≤ 2.5s.
- **Total Blocking Time (TBT):** Measures how long the page is unresponsive due to JavaScript execution. Target ≤ 200ms.
- **Cumulative Layout Shift (CLS):** Visual stability score (0–1). Target ≤ 0.1.
- **Speed Index:** How quickly visible content is populated. Target ≤ 3.4s.

How the Data is Processed

Raw values are converted into readable formats (e.g., milliseconds to seconds, CLS rounded to three decimals) and evaluated against Google's thresholds. If API data is unavailable, fallback values are used for consistency (FCP 1.2s, LCP 2.8s, TBT 150ms, CLS 0.05, SI 3.2s).

Why This Matters

Lab data helps pinpoint the **root causes of poor performance** in a controlled setting, even if real-user data (Core Web Vitals) is not yet available or stable. Because the tests are simulated, results may not match every real-world user experience, but they are highly useful for identifying and prioritizing fixes.

Performance Insights Dashboard

Lab Data Performance Overview – Desktop

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100
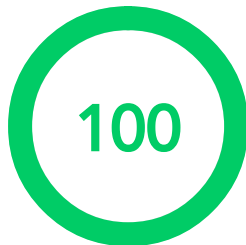
● 0-49   ● 50-89   ● 90-100
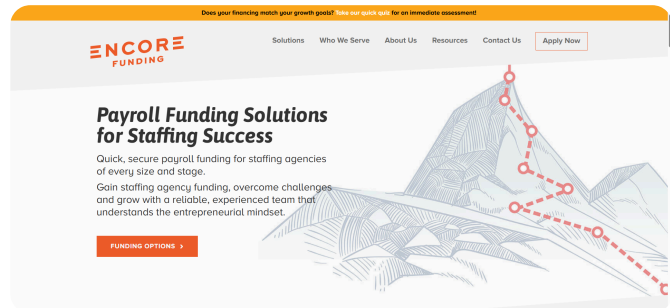
● First Contentful Paint

0.5 s

Time at which the first text or image is painted. Target: ≤ 1.8s

● Largest Contentful Paint

0.8 s

Time at which the largest text or image is painted. Target: ≤ 2.5s

● Total Blocking Time

0 ms

Sum of all time periods when task length exceeded 50ms. Target: ≤ 200ms

● Cumulative Layout Shift

0.000

Measures the movement of visible elements within the viewport. Target: ≤ 0.1

● Speed Index

0.6 s

Shows how quickly the contents of a page are visibly populated. Target: ≤ 3.4s

Lab Data Performance Metrics

Simulated load test in a controlled environment – Desktop

Lab Data Performance Metrics

Metric	Lab Value	Status	Target
First Contentful Paint	0.5 s	Pass	≤ 1.8s
Largest Contentful Paint	0.8 s	Pass	≤ 2.5s
Total Blocking Time	0 ms	Pass	≤ 200ms
Cumulative Layout Shift	0.000	Pass	≤ 0.1
Speed Index	0.6 s	Pass	≤ 3.4s

Note: These metrics are collected from a simulated environment (Lab Data) using Lighthouse. They help developers identify and fix specific performance issues under controlled conditions.

Diagnostics & Performance Issues

Lab Data & Optimization Opportunities – Desktop

Performance Optimization Opportunities

Issue	Estimated Savings	Action	Priority
Reduce unused CSS	Est savings of 18 KiB	Reduce unused rules from stylesheets and defer CSS not used for above-the-fold content to decrease bytes consumed by network activity. (https://developer.chrome.com/docs/lighthouse/performance/unused-css-rules/).	Medium
Serve images in next-gen formats	Est savings of 66 KiB	Image formats like WebP and AVIF often provide better compression than PNG or JPEG, which means faster downloads and less data consumption. (https://developer.chrome.com/docs/lighthouse/performance/uses-webp-images/).	High
Image elements do not have explicit `width` and `height`	—	Set an explicit width and height on image elements to reduce layout shifts and improve CLS. (https://web.dev/articles/optimize-cls#images_without_dimensions)	Medium
Properly size images	Est savings of 53 KiB	Serve images that are appropriately-sized to save cellular data and improve load time. (https://developer.chrome.com/docs/lighthouse/performance/uses-responsive-images/).	Medium

Performance & Key Scores

Website Health Benchmark – Mobile

Performance Scores

PERFORMANCE

85

ACCESSIBILITY

89

SEO

85

BEST PRACTICES

100
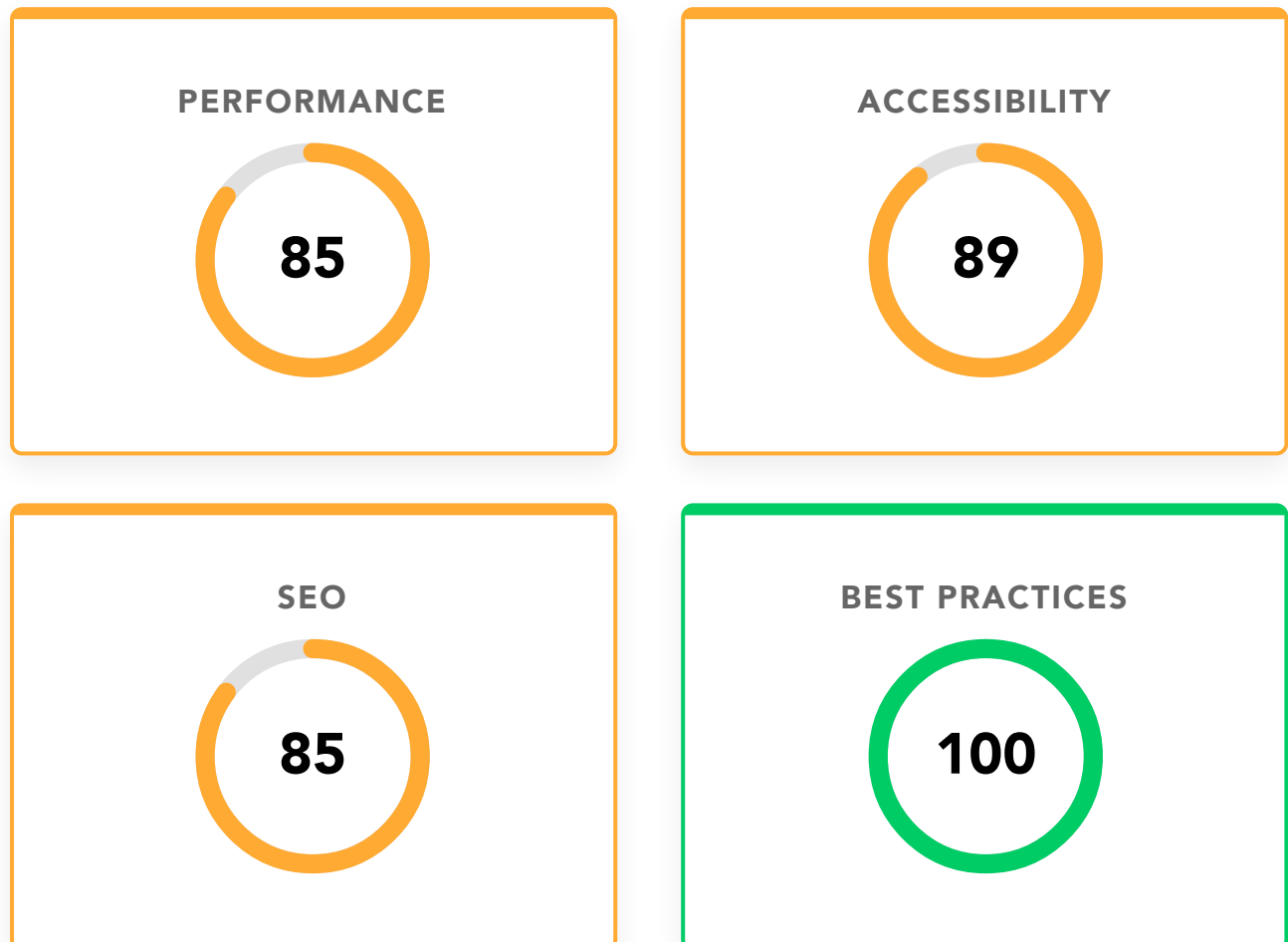
Scores Overview

The scores shown above represent the **Mobile** Lighthouse audit results for **Performance, Accessibility, Best Practices, and SEO**. Performance reflects detailed metrics such as page load speed, interactivity, and visual stability. Accessibility, Best Practices, and SEO are summarized as overall scores. These values provide a quick benchmark of the site's technical health on mobile devices, following Google Lighthouse scoring standards.

▲ 0–49 (Poor) ■ 50–89 (Needs Improvement) ● 90–100 (Good)

Core Web Vitals Assessment

Real User Experience Data - Mobile

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✓ Core Web Vitals Assessment: Passed

Core Web Vitals Overview

This Core Web Vitals assessment is based on real user experience data collected over the past 28 days. It evaluates key metrics such as **Largest Contentful Paint (LCP)**, **Interaction to Next Paint (INP)**, and **Cumulative Layout Shift (CLS)**.

These metrics provide insights into the site's loading performance, interactivity, and visual stability as experienced by actual users. Maintaining good Core Web Vitals is crucial for both user satisfaction and search engine ranking.

Largest Contentful Paint (LCP) – Measures *loading performance*. It reports how long it takes for the largest visible element (such as an image or headline) to appear on the screen. A good experience is ≤ 2.5 seconds.

Interaction to Next Paint (INP) – Measures *interactivity*. It tracks how quickly the page responds to user actions like clicks, taps, or keyboard input. A good experience is ≤ 200 ms.

Cumulative Layout Shift (CLS) – Measures *visual stability*. It tracks how much page elements unexpectedly shift during load. A good experience is ≤ 0.1.

Other Notable Metrics

First Contentful Paint (FCP) – Indicates *perceived load speed*. It measures how quickly the first text or image is rendered.

Time to First Byte (TTFB) – Measures *server responsiveness*. It shows how fast the server delivers the first byte of data to the browser.

Core Web Vitals Assessment

Real User Experience Data – Mobile

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● Largest Contentful Paint (LCP)

0.0 s

● Good: 60%
● Needs Improvement: 25%
● Poor: 15%

● Interaction to Next Paint (INP)

0 ms

● Good: 75%
● Needs Improvement: 20%
● Poor: 5%

● Cumulative Layout Shift (CLS)

0.00

● Good: 65%
● Needs Improvement: 25%
● Poor: 10%

OTHER NOTABLE METRICS

● First Contentful Paint (FCP)

0.0 s

● Good: 70%
● Needs Improvement: 20%
● Poor: 10%

● Time to First Byte (TTFB)

0.0 s

● Good: 80%
● Needs Improvement: 15%
● Poor: 5%

Core Web Vitals Assessment

Real User Experience Data – Mobile

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Core Web Vitals Assessment (Field Data)

Status: **Passed**

Metric	Field Data	Status	Target
Largest Contentful Paint (LCP)	0.0 s	Pass	≤ 2.5s
Interaction to Next Paint (INP)	0 ms	Pass	≤ 200ms
Cumulative Layout Shift (CLS)	0.00	Pass	≤ 0.1
First Contentful Paint (FCP)	0.0 s	Pass	≤ 1.8s
Time to First Byte (TTFB)	0.0 s	Pass	≤ 0.8s

Note: This assessment is based on real user data over the past 28 days. The site passes Core Web Vitals.

Lab Data Performance Metrics

Simulated load test in a controlled environment – Mobile

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Understanding Lab Data (Mobile)

The following metrics are derived from **Lighthouse Lab Data**, which runs performance tests under controlled, simulated conditions. Unlike Core Web Vitals, which rely on real user field data, lab data provides reproducible diagnostics to identify specific performance bottlenecks. Each value is compared against **Google's recommended thresholds** to determine pass or fail status.

Specific Metrics Used

- **First Contentful Paint (FCP):** Time until the first text or image is rendered. Target ≤ 1.8s.
- **Largest Contentful Paint (LCP):** Time until the largest visible element is rendered. Target ≤ 2.5s.
- **Total Blocking Time (TBT):** Measures how long the page is unresponsive due to JavaScript execution. Target ≤ 200ms.
- **Cumulative Layout Shift (CLS):** Visual stability score (0–1). Target ≤ 0.1.
- **Speed Index:** How quickly visible content is populated. Target ≤ 3.4s.

How the Data is Processed

Raw values are converted into readable formats (e.g., milliseconds to seconds, CLS rounded to three decimals) and evaluated against Google's thresholds. For mobile testing, Lighthouse simulates slower device hardware and a 4G network connection, which may result in higher (slower) values compared to desktop. If API data is unavailable, fallback values are used for consistency (FCP 1.2s, LCP 2.8s, TBT 150ms, CLS 0.05, SI 3.2s).

Why This Matters

Lab data helps pinpoint the **root causes of poor performance** in a controlled setting, even if real-user data (Core Web Vitals) is not yet available or stable. Because the tests are simulated, results may not match every real-world user experience, but they are highly useful for identifying and prioritizing fixes.

Performance Insights Dashboard

Lab Data Performance Overview – Mobile

85

● 0-49   ● 50-89   ● 90-100

● **First Contentful Paint**

1.8 s

Time at which the first text or image is painted. Target: ≤ 1.8s

● **Largest Contentful Paint**

3.9 s

Time at which the largest text or image is painted. Target: ≤ 2.5s

● **Total Blocking Time**

0 ms

Sum of all time periods when task length exceeded 50ms. Target: ≤ 200ms

● **Cumulative Layout Shift**

0.000

Measures the movement of visible elements within the viewport. Target: ≤ 0.1

● **Speed Index**

4.1 s

Shows how quickly the contents of a page are visibly populated. Target: ≤ 3.4s

Lab Data Performance Metrics

Simulated load test in a controlled environment – Mobile

Lab Data Performance Metrics

Metric	Lab Value	Status	Target
First Contentful Paint	1.8 s	Fail	≤ 1.8s
Largest Contentful Paint	3.9 s	Fail	≤ 2.5s
Total Blocking Time	0 ms	Pass	≤ 200ms
Cumulative Layout Shift	0.000	Pass	≤ 0.1
Speed Index	4.1 s	Fail	≤ 3.4s

Note: These metrics are collected from a simulated environment (Lab Data) using Lighthouse. They help developers identify and fix specific performance issues under controlled conditions.

Diagnostics & Performance Issues

Lab Data & Optimization Opportunities – Mobile

Performance Optimization Opportunities

Issue	Estimated Savings	Action	Priority
Reduce unused CSS	Est savings of 14 KiB	Reduce unused rules from stylesheets and defer CSS not used for above-the-fold content to decrease bytes consumed by network activity. (https://developer.chrome.com/docs/lighthouse/performance/unused-css-rules/).	Medium
Serve images in next-gen formats	Est savings of 120 KiB	Image formats like WebP and AVIF often provide better compression than PNG or JPEG, which means faster downloads and less data consumption. (https://developer.chrome.com/docs/lighthouse/performance/uses-webp-images/).	High
Image elements do not have explicit `width` and `height`	—	Set an explicit width and height on image elements to reduce layout shifts and improve CLS. (https://web.dev/articles/optimize-cls#images_without_dimensions)	Medium

Technical Summary

Test Environment & Final Notes - Desktop & Mobile

Test Environment

Device	Desktop & Mobile

Lighthouse Version	v10.0.0

Browser	HeadlessChrome/10.0.0

Generated On	September 10, 2025

Final Notes

This report reflects the status of https://www.encore-funding.com/ as of September 10, 2025. The Core Web Vitals assessment is based on real user data over the past 28 days, while lab data provides controlled environment metrics for development optimization. Focus on addressing high-priority performance issues to improve user experience and search engine rankings.

PageSpeed Insights Report

https://www.encore-funding.com/

This comprehensive PageSpeed Insights audit has identified key areas for improvement to ensure your website meets high performance standards. The findings presented in this report provide a clear roadmap for enhancing performance and creating a more efficient digital experience for all users.

We recommend prioritizing the critical and serious issues identified, as these have the most significant impact on user performance. The moderate issues, while less urgent, should also be addressed to achieve optimal performance.

Thank you for choosing White Label IQ for your performance needs. We're committed to helping you create high-performing digital experiences.

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