1a)

HTML

```html
<html>
<head>
    <title>Image and Content</title>
    <link rel="stylesheet" href="styles.css">
</head>
<body>
    <div class="container">
        <img src="dummyimage.jpg" alt="Image">
        <p>Dummy content goes here. </p>
    </div>
</body>
</html>
```

styles.css

```css
1    body {
2        font-family: Arial, sans-serif;
3    }
4
5    .container {
6        text-align: center;
7        margin: 20px;
8    }
9
10   img {
11       width: 300px;
12       height: auto;
13   }
14
15   p {
16       font-size: 16px;
17       color: #333;
18   }
19
```

1b)

```html
<form action="submit_form.php" method="post">
    <label for="name">Name:</label>
    <input type="text" id="name" name="name" required><br>

    <label for="email">Email:</label>
    <input type="email" id="email" name="email" required><br>

    <label for="phone">Phone:</label>
    <input type="tel" id="phone" name="phone" required><br>

    <input type="submit" value="Submit">
</form>
```