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Ishmael & Karletha Harris

Momma Flo's Food Truck A Kansas City Success Story Built on Faith, Family, and Flavor

ALSO INSIDE THIS ISSUE

- Habits and Lingo That Grow Financially Literate Black Youth
- Advancing Health Equity for Black Communities Through Insurance Reform
- Kinship Cafe Left Strawberry Hill, But Didn't Say Goodbye to Kansas City
- And Much More Inside!

TAKING CARE OF BUSINESS

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CHIEF EDITOR

Saleem Rasheed, Jr.

PHOTO EDITOR

Randy Williams

CONTENT MANAGEMENT

Jeanene Dunn

GRAPHICS LAYOUT

DeMont Perry

Digital Media Partners

WEBSITE

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Taking Care of Business...

As the Executive Director of Rasheed Communications and Editor of Taking Care of Business, a new innovative bi-monthly business news magazine, our hope is to bring to you local and national news coverage from the African American community. Our focus is on premier black-owned businesses, powerful women in business, minority small business owners, and startup companies. We distribute this bi-monthly publication commercially and residentially with a target circulation of 5,000 copies six times per calendar year.

We highlight corporations that reinvest in our communities and further advance African Americans and women up their corporate ladder. We also intend to expose those companies which do not. We would like to provide your business with the opportunity to expand your marketing and advertising promotions for the Summer. Our goal is to build bridges so that the businesses in our community will support each other more. We will continue to foster an environment that encourages customers to shop locally for goods and service as we work to strengthen our community.

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Sincerely,

Saleem Rasheed, Jr.

Saleem Rasheed, Jr.
Executive Director



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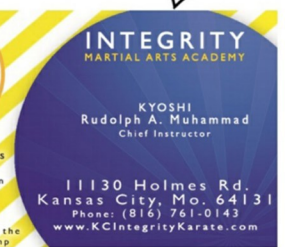
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HABITS AND LINGO THAT GROW FINANCIALLY LITERATE BLACK YOUTH

Financial literacy is a skill needed to survive and thrive. Here are some habits and lingo to get Black youth up to speed.



Traditionally, Black people have been guarded in having open and honest conversations about money and finances with friends and associates.

“Guarded” is a nice way of saying we go out of our way to keep our financial business to ourselves.

That includes remaining silent on those issues even within the family. Over the decades, it has been the exception rather than the rule when Black parents sit down and have open and honest conversations about the family’s financial situation, strategies for accumulating wealth, whether they believe money to be an end-game in and of itself or rather a tool to be used for grander endeavors.

Bottom line, Black kids are growing up financially illiterate. And as they mature biologically, emotionally and intellectually, these now-Black adults grow up to experience the harsh realities faced by those who know little or nothing about financial matters.



Dr. Rodrick ‘Rick’ Wallace.

“We have failed greatly in preparing our youth to understand money, to be able to manage money, to use money as an advantage and as a leverage,” said the late Dr. Rodrick “Rick” Wallace, entrepreneur and author of 22 books, including *The Mis-Education of Black Youth in America*. “We haven’t taught them the basic financial principles that are going to govern how they move.”

In Houston, however, several entities seek to change that dynamic by teaching Black children, teens and young

adults the financial lingo and habits they will need to balance their budgets, maximize their investments and accrue interest and wealth in the days and years to come.

Habits and Strategies

Building financial literacy in Black children is vital for economic empowerment and generational wealth. This involves a comprehensive approach that blends core financial principles with an understanding of historical context.

Start Early and Make it Interactive: Begin financial conversations early and consistently, adapting them to age. For instance, teach preschoolers about needs versus wants, while elementary children learn about saving. Engage them with tools like “Spend, Save, Share” jars, tie allowances to chores, and encourage “kidpreneurship” through small ventures. Games like Monopoly also make learning fun and tangible.

Address History and Build Wealth: It’s crucial to discuss the racial wealth gap and explain historical barriers like redlining. This helps children understand why financial literacy is so critical for their community’s economic empowerment. Emphasize building generational wealth through homeownership, long-term investing, and supporting Black-owned businesses.

Smart Spending and Debt Management: Teach the difference between needs and wants, encourage delayed gratification, and for teens, explain how credit works and the dangers of high-interest debt. Equip them to recognize and avoid predatory financial practices.

By leading by example, sharing personal financial stories, and utilizing available resources, families can empower Black children with the knowledge and habits needed for a financially secure future.



Sherifat Lawal Price, Sr. VP of Lending and CRA Officer, Unity National Bank

“Financial success starts with good habits,” said Unity National Bank’s Sr. Vice President of Lending and CRA Officer, Sherifat Lawal Price. “At Unity, we encourage teaching young people to save regularly, even small amounts add up over time; track their spending and be aware of where money goes.

“Set goals. Whether short-term or long-term, goals help build discipline. Also, spend wisely. Learn to tell the difference between needs and wants.”

Lawal Price also emphasized using credit responsibly, remembering to always pay bills on time, avoid unnecessary debt and ask questions.

“Don’t be afraid to learn more and seek guidance,” she added.

Lingo

Fostering financial literacy in Black children requires a tailored approach, one that not only introduces core financial concepts but also addresses the historical and systemic factors contributing to wealth disparities. This comprehensive education empowers them to navigate the financial world and build lasting prosperity.

Fundamental concepts include earning money through work or entrepreneurship, and saving for future goals in accounts like an emergency fund. Understanding spending involves differentiating between “needs” and “wants” and creating a budget, a cornerstone of financial management.

Investing is crucial for future growth. Children should learn about compound interest, illustrating the power of early investment and basic concepts like the stock market and diversification to manage risk.

Understanding borrowing and debt is equally important. This includes concepts like credit scores, which impact future loans for homes or cars, and distinguishing between “good” debt (e.g., education) and “bad” debt (e.g., high-interest credit cards). Familiarity with banks, taxes and assets rounds out their foundational knowledge.

Beyond these universals, specific concepts are vital for Black children. Generational wealth—assets and knowledge passed down—is paramount given historical barriers. Discussions should cover homeownership, estate planning, and open family financial conversations.

Entrepreneurship is a powerful tool for direct wealth creation, especially in communities facing systemic economic disadvantages. Critically, educating about financial redlining and systemic discrimination provides context for past challenges and emphasizes the importance of financial literacy as a tool for empowerment. Teaching them to identify trustworthy financial information and the importance of community investing by supporting Black-owned businesses further strengthens their economic acumen.

Key teaching strategies include starting early, using relatable examples, interactive tools and sharing real-life stories from Black entrepreneurs and investors. By providing a culturally relevant framework, we can equip Black children to build personal wealth and contribute to the economic well-being of their communities.

Local Resources

- **Pathway Financial**
www.pathwayeducation.org
- **ProsperU (Powered By Central Bank)**
www.centralbank.net/prosperu
- **Financial Wellness 101 (UMKC)**
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Advancing Health Equity for Black Communities Through Insurance Reform

Black communities in the United States face many different barriers that have disproportionately affected their ability to achieve optimal health, including disparate impacts of various health conditions, inequitable access to affordable health care coverage, and difficulty affording care even when covered. Black patients are also more likely to report mistreatment by a health provider: around 18 percent of Black adults reported being treated unfairly by a health provider due to their race or ethnicity, compared to 11 percent of Hispanic adults and only 3 percent of white adults. Together, these barriers leave Black communities more likely to experience adverse health outcomes than other racial groups. A 2024 analysis by KFF found that, compared to white people, Black people have worse outcomes on approximately 70 percent of the metrics the analysis examined, including life expectancy and general health status.

Despite Some Improvement, Low Coverage Rates for Black Americans Persist

Black Americans experience disparities in health coverage rates compared to other racial and ethnic groups in the United States. The Affordable Care Act (ACA) drove meaningful improvements in insurance rates across the board; those improvements were higher for Black people, with the uninsured rate for nonelderly Black people dropping by about half between 2010 and 2024.

Much of this drop in uninsured rates is due to Medicaid expansion under the ACA. While the law as passed required states to expand their Medicaid programs to all residents up to 138 percent of the federal poverty limit—just under \$36,800 for a family of three in 2025—a 2012 Supreme Court decision (*National Federation of Independent Business v. Sebelius*) later made this expansion

optional. As of December 2024, forty states and the District of Columbia have adopted the expansion, and most states did so during 2014, the first year that states could expand their Medicaid programs. In 2023, the median income for Black households was about one-third lower than the median income for white households, and Black people were more than twice as likely to experience poverty than white people in 2023. As a result, Black people are about twice as likely to be enrolled in Medicaid as white adults in both expansion and non-expansion states.

In addition to Medicaid expansion, Health Insurance Marketplace coverage (also created by the ACA) played a role in improving coverage rates in the United States. However, this provision of the ACA was less impactful for Black Americans than Medicaid expansion; a recent brief by the U.S. Department of Health and Human Services (HHS) found that while each of the ACA's coverage provisions drove increases in coverage rates for Black Americans, Medicaid coverage and employer-sponsored insurance (ESI) drove greater increases (5 percentage points and 4.3 percentage points, respectively) than did Marketplace coverage (1.6 percentage points).

"The facts are clear: America is on a stronger footing because of the Affordable Care Act."

—PRESIDENT OBAMA





The enhanced financial assistance originally passed in the American Rescue Plan Act (ARPA) and extended under the Inflation Reduction Act (IRA) further improved Marketplace

affordability. Under these laws' changes versus the ACA, the financial assistance in the form of tax credits for Marketplace coverage is available to more people and is more generous. The enhanced tax credits are projected to have increased Marketplace enrollment among Black people more than any other racial or ethnic group. Recent research from HHS affirmed this estimate: from 2020 to 2023, Black enrollment increased by 95 percent, more than every group except Latino consumers. Importantly, the enhanced assistance has also led many consumers of all types to enroll in more generous plans than they had before, improving the value of this coverage even if the premiums people paid did not meaningfully change. This extra financial assistance expires in 2025; if the policy change is not extended, these coverage gains may be undone.

Despite these increases in coverage rates and affordability, significant racial disparities in coverage still exist: Black people were about 25 percent more likely to be uninsured than white people based on data released at the end of 2024.

These differences in coverage rates are driven by a variety of factors. First, ten states still have not expanded Medicaid under the ACA, and despite these states only constituting about 28 percent of the U.S. population, about 37 percent of the U.S. Black population lives in one of these states. As a result of these policy choices, Black people are disproportionately likely to be in the Medicaid "coverage gap," with incomes too high for their state's Medicaid program, but too low for Marketplace premium tax credits. More than 11 percent of the uninsured Black population is in this coverage gap, significantly higher than any other racial group.

Similarly, systemic racism results in Black people disproportionately working lower-paying jobs that are less likely

to offer employer-sponsored insurance (ESI) than white people. This lower average income also means that, even for Black workers who do receive health insurance as a benefit, premiums and out-of-pocket costs are often a greater burden on household finances than they are for white workers. In 2022, nearly two-thirds of uninsured adults cited cost as the primary reason for lacking health coverage, underscoring the impact of unaffordable coverage for the remaining uninsured population.

These differences in coverage rates have a real impact on people's health and ability to seek needed care. Nearly half of uninsured adults reported not seeing a health provider in the past year in a 2023 KFF survey, and, in the same survey, around one in five reported going without the care they needed due to cost. Another survey conducted this year found that 45 percent of uninsured Black adults skipped or postponed needed care due to cost.

Even among insured adults, however, cost can still serve as a barrier to needed care. The 2023 KFF survey found that even those with private insurance went without care due to cost about 5 percent of the time, and more than 20 percent of insured Black adults reported skipping or postponing needed care due to cost.

These affordability problems among the insured are due in part to "underinsurance"—facing out-of-pocket expenses that constitute a significant portion of income. The Commonwealth Fund estimates that around 16 percent of Black adults with health coverage are underinsured. This combination of higher uninsured rates and underinsurance among Black people results in more Black patients struggling to afford health care: around 60 percent of Black adults report difficulty affording care, while only 40 percent of white adults report the same.



Many Severe and Chronic Health Conditions Disproportionately Harm Black People

In addition to facing barriers to affording health coverage and health care, Black people have unique health needs. Due to longstanding inequities in access to quality care, discrimination, social determinants of health (including environmental hazards), and other systemic barriers, many Black communities are disproportionately impacted by severe or chronic health conditions.

Two chronic health conditions that disproportionately impact Black people are high blood pressure and diabetes. More than half of all Black adults have high blood pressure, and rates of high blood pressure among men have been on the rise in recent years. Additionally, fewer Black adults diagnosed with high blood pressure report having their high blood pressure under control than white adults with the condition. Similarly, Black adults are nearly twice as likely as white adults to have been diagnosed with diabetes.

Black patients are more likely to be affected by severe adverse health outcomes, as well: systemic barriers to accessing diabetes care contribute to Black patients being nearly four times as likely to be hospitalized due to uncontrolled diabetes and more than three times as likely to have kidney failure due to diabetes in 2019. Other conditions have a worse impact on Black people despite lower incidence; for example, Black women were slightly less likely to have breast cancer than white women, but they are about 35 percent more likely to die of the condition.

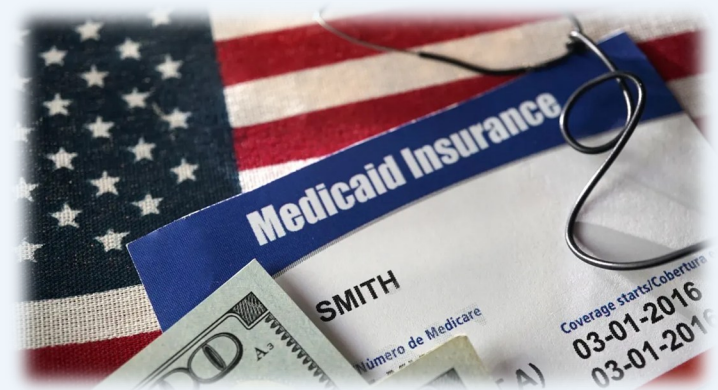


Another health issue that disproportionately harms Black people is maternal mortality. Black people are significantly more likely to die from pregnancy-related causes—that is, any death caused or aggravated by pregnancy during or up to forty-two days after the end of a pregnancy. Data re-

leased by the Centers for Disease Control and Prevention in May 2024 show that, in 2022, Black women were about 2.6 times more likely to die due to pregnancy-related causes, and these deaths are largely preventable. Concerningly, racial disparities in maternal mortality persist even when controlling for factors such as education or income, highlighting the impact of systemic discrimination on outcomes.

Other health conditions that disproportionately impact Black women, such as high blood pressure and diabetes, also play a role. For example, a 2021 study published in the American Journal of Public Health found that Black women are more than five times more likely than white women to die due to preeclampsia and eclampsia, two blood-pressure-related conditions.

Black women are also 63 percent more likely to develop gestational diabetes than white women, which contributes to the risk of maternal mortality.



The lack of health coverage that many Black women face also contributes to racial disparities in maternal mortality rates: states that have expanded their Medicaid programs have seen declines in their maternal mortality rates, in part because Medicaid expansion allows low-income women to access needed care before they become pregnant. Access to care prior to pregnancy is shown to reduce maternal mortality rates, especially critical for Black women.

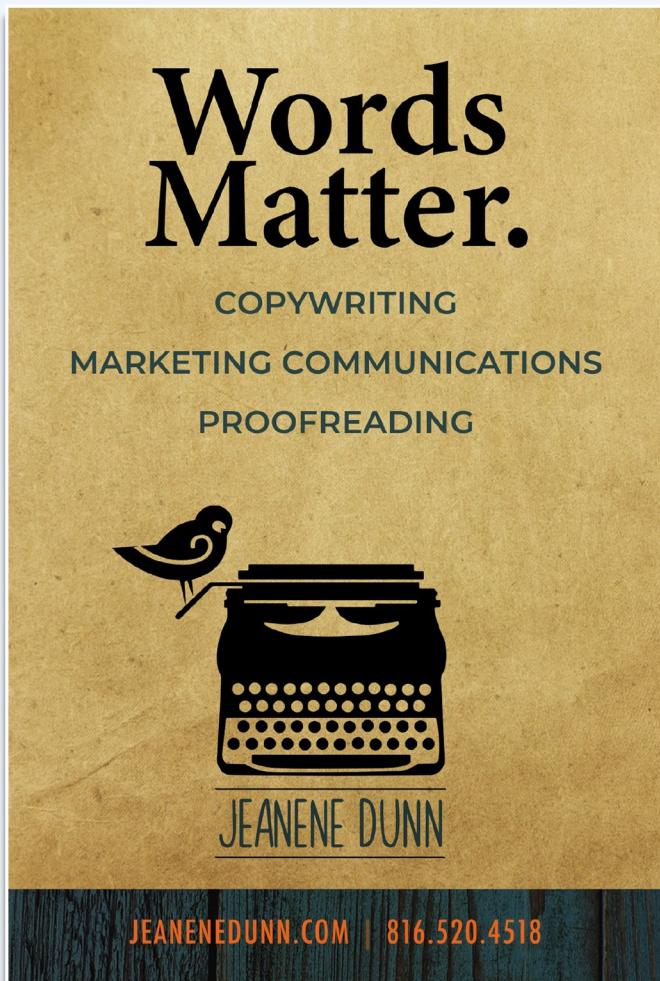
Finally, anti-abortion laws across the country undermine efforts to improve maternal health. The Supreme Court eliminated the federal right to an abortion in *Dobbs v. Jackson Women's Health Organization*, and forty-one states impose some level of restriction on abortion care, including thirteen states with total bans.³⁶ These anti-abortion laws have resulted in OB-GYNs closing their prac-

tices, and they also have led to doctors waiting until pregnant patients are in worse health to provide necessary, life-saving care due to fear of legal repercussions.

State Laws Can Advance Black Health Equity

States can address these barriers to optimal health for Black people, and doing so would likely help other residents as well. Many states with well-performing health systems overall also have lesser health disparities. To advance health equity and improve health care affordability for Black residents, states should:

- expand Medicaid
- address insurance-based barriers to care
- leverage a public option to promote affordability
- build equity into anti-trust laws
- design insurance coverage to promote better maternal health outcomes





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Momma Flo's Food Truck

A Kansas City Success Story

Built on Faith, Family, and Flavor

Honoring a Mother's Legacy

By Jeanene Dunn

When Kansas City entrepreneur Ishmael Harris launched Momma Flo's Food Truck in 2022, he created a tribute to the woman whose values shaped him: his late mother, Florence. "Everything I do is in honor of my mom," Ishmael said. "She's the reason I work hard and treat people like family." Her influence is evident in the hospitality, soulfulness, and community spirit that define the business.

Ishmael's journey into the culinary world began while he was incarcerated. "I got my culinary license while I was locked up," he explained. "Cooking gave me purpose, and God put me in a position to use it." That experience sparked a passion that would later drive him into entrepreneurship.

Building a Mobile Kitchen From the Ground Up

Launching the food truck took extensive research and hands-on inspection. Ishmael visited multiple trucks before settling on one that met his needs, but it came with challenges. "The truck I bought had been used to make egg rolls," he said. "I had to replace a lot of equipment to get it where it needed to be."

He searched for a setup that included multiple fryers, a flat-top grill, reliable refrigeration, and enough space to prepare a full, diverse menu. Despite the upfront cost of replacing outdated equipment, Ishmael insisted on quality. "I needed good equipment so I could put out good food. Cutting corners wasn't an option."

Choosing a food truck instead of a restaurant was a strategic decision. With lower overhead, greater mobility, and the ability to operate with a small team—including his wife, Chef Karletha, and two nieces—the model allowed Ishmael to build sustainably. "A food truck gives you flexibility," he said. "It's less overhead, fewer bills, and more control."

A Menu Rooted in Comfort, Creativity, and Value

Momma Flo's menu features stuffed catfish, chicken wings, brisket, ribs, seafood plates, Philly cheesesteak, and the popular Running Back Special. The star of the menu, though, is the popular Seafood Stuffed Catfish. Ishmael says it's their number #1 selling item.

Daily specials—created by Chef Karletha—add variety. "My wife is amazing in the kitchen," Ishmael said. "She brings creativity that keeps our family coming back excited. We call our customers family."

Rising food costs continue to challenge small food businesses, but Ishmael adapts through careful planning. "Food prices go up every year, so we adjust annually," he said. "I keep the menu tight, so we don't waste ingredients. Everything has a purpose."

Ishmael says the most important ingredient of all is love. "It's our main ingredient. Our family don't just come to eat; they support our business because they love the food."



Digital Engagement and Community Presence



Weekly schedules and specials are posted on Instagram at @mommaflos_kc and on Facebook under Harris Harris. "Everything we do is digital," Ishmael said. "Social media is how people find us."

Momma Flo's runs a year-round operation. "We open during the winter months," He explained. "We shift a little bit but we're still here. And we stay busy catering events."

Ishmael goes on to say that they are currently booking catering jobs well into 2026. "Slots are filling up fast."

Call **816-352-2145** or send an email message to mommaflos@gmail.com to discuss your catering needs.

Looking Ahead: Growth, Guidance, and Giving Back

Next season, Ishmael plans to add a second food truck. "We're expanding so we can be in two places at once," he said. "The goal is to grow and pass this business down."

His message for aspiring food truck owners is straightforward: "Work hard. Invest in yourself. And make your concept stand out." Above all, he emphasizes perseverance. "Whatever you do, don't give up," he said. "Every year gets better."

Ishmael reflects on the journey with gratitude. "God keeps blessing us and we keep showing love."



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KINSHIP CAFE LEFT STRAWBERRY HILL EARLIER THIS YEAR

But the coffee shop didn't say goodbye to Kansas City



TJ Roberts first opened Kinship Cafe in 2021 in Strawberry Hill. After a lease deal fell through with his property owner, Roberts left his original location behind for new shops in Independence and at Kansas City, Kansas Community College.

When TJ Roberts posted on social media about closing Kinship Cafe, a Black-owned coffee shop in Kansas City's Strawberry Hill neighborhood earlier this year, he was surprised by the outpouring of support — a morale boost that not only gave him the spirit to keep fighting for the business, but expand it, he said.

"When we posted about shutting down, I didn't expect the responses. People are still reaching out," said Roberts, who opened Kinship Cafe in 2021.

Despite the logistical challenges of running the Strawberry Hill coffee shop — not to mention break-ins as part of the citywide crime wave hitting small businesses, along with an inability to reach a long term lease deal with the property owner that would provide needed stability, Roberts said — he's pushing forward with plans and was determined to open two new locations in 2025.

A shop in Independence, Missouri, which opened on March 1, he said, followed by an in-the-works location at Kansas City, Kansas, Community College, which was pending health department approval.

Roberts announced the final day of the Strawberry Hill location will be Feb. 27.

Opening Kinship Cafe in 2021 was no easy feat, said Roberts, who launched the venture at 719 N. 6th Street in a former KC Cupcake Factory spot.

"Our bar wasn't even finished yet," he recalled. "The health department allowed me to move in early and serve out of the garage."



Without essential equipment like water machines or coffee grinders, Roberts found creative ways to keep the business running.

"I would brew coffee manually, and then serve customers while working behind the bar," he said. "That was my life for like a month."

Those early obstacles helped reinforce Roberts' commitment to building Kinship organically, he said.

"We do this because we believe in it," Roberts said. "Even

If that means I'm not getting paid or I don't have a place to live, it's not the end of the world."

Kinship Cafe was founded with a clear mission: to support and validate Black-owned businesses and communities. That core value remains central to Roberts' expansion plans, he said.

For Kinship, Roberts prioritized sourcing coffee from BIPOC farmers in Costa Rica, Nicaragua, Ethiopia, and Kenya, ensuring that economic impact reaches marginalized communities.

"When we create relationships with coffee farmers, it's all about seasons and helping them grow sustainably," Roberts said.

With the two new locations, Roberts hopes to expand Kinship Cafe's impact, he said.



"We're not in this to get rich off of other people's backs," Roberts said. "We want to create a space where people feel valued, both the farmers and the customers."

Kinship Cafe showcases and sells art and home-good products from Black creators to support underrepresented entrepreneurs and makers in Kansas City.

This commitment of support also extends to his hiring practices as well, he said.

"All of our team has never worked in coffee before. They're all BIPOC people who applied to coffee shops but never got the opportunity," Roberts shared.

Raising support was a critical part of the transition

The new Independence location has a physically larger footprint for Kinship, boasting 3,000 square feet, he said. It includes a drive-thru, outdoor patio space, a chef-led food program, and an event space.

"It's a great opportunity for us to bring in more Black brands and more events," Roberts said.

To help fund the transition and cover expenses, Roberts had launched a GoFundMe campaign.

"Moving locations is not cheap," he said. "We wanted to make sure our team was paid and working while we were continuing to do this."

While closing Kinship Cafe's original location was bitter-sweet, Roberts remains optimistic, he said.

"People were asking, 'Where's Kinship Cafe?'" he said. "There's a lot of eyes on us now, and that's a good thing. It means we're doing something right."



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